



Nichols Hills E-News

August 2012

CITY NEWS

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Upcoming Meetings

- City Council Meeting
September 11th
5:30 pm at City Hall
- Regular Meeting of Municipal Authority
September 11th
5:45 pm at City Hall
- Board of Adjustment
September 19th
5:30 pm at City Hall
- Environmental, Health & Sustainability Committee
September 26th
8:30 am at City Hall

Dear Residents,

Please find below some important material compiled by the Association of Central Oklahoma Governments (ACOG) regarding the West Nile Virus. We all know this is a serious issue and I hope you find the information helpful.

Mayor Peter Hoffman

Reducing Mosquito Habitats Key to Curbing West Nile Virus

As the numbers of West Nile Virus (WNV) cases in Oklahoma continue to climb, the Oklahoma City-County Health Department (OCCHD) is advising residents to take extra precautions against the mosquito-borne illness by avoiding mosquito bites and reducing habitat where mosquitoes live and breed. "One of the most effective measures people can take is looking around their homes to identify and get rid of any sources of standing, stagnant water where mosquito larvae can grow," says OCCHD Public Health Protection Chief Phil Maytubby.

To reduce mosquito habitat:

- ◆ Prevent items such as buckets, cans, pool covers, flower pots, and tires from holding standing water
- ◆ Empty and refill birdbaths and your pet's outdoor water bowl daily

Swimming pools and fishponds with circulating water generally are not a problem. "As long as the water is moving the larvae can't grow," Maytubby says.

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For standing water sources that can't be drained, OCCHD recommends microbial larvicides that kill mosquito larvae before they emerge as adults. Use of larvicides can reduce or eliminate the need for ground or aerial application of pesticides to kill adult mosquitoes. Microbial larvicides are non-toxic to humans and do not pose risks to wildlife or the environment when used according to label directions. Larvicides may be purchased from hardware or home improvement stores.

In addition to these measures, be sure to protect your home from invading mosquitoes by keeping window and door screens in good repair. And, Maytubby stresses, always remember the **four Ds**:

Dusk to dawn – Mosquitoes that carry WNV are most active during these hours, so if you must go outside always take precautions.

Dress – Wear long sleeves with cuffs and long pants wherever mosquitoes are likely to be biting. Tuck your pants into your socks.

DEET – Use an insect repellent containing DEET on any exposed skin.

Drainage – Check regularly around your home for any water accumulation that could provide mosquito breeding grounds. For pools, hot tubs or water features, OCCHD recommends that residents “cover, drain or maintain” these water sources to eliminate mosquito habitat.



Click here to learn more about
West Nile Virus in Oklahoma County
www.occhd.org/fightthebite



POLICE DEPARTMENT

The amount of credit card fraud reported to the Nichols Hills Police Department is on the rise. This year we have already had more credit card fraud reports than we did all of last year. It is important to check your credit card accounts often, even if you don't use your credit cards. You should also monitor your credit report to see if any accounts have been opened without your knowledge or approval. If you are a victim of fraud, the amount you may be liable for differs depending on the circumstances. The following information comes from the Federal Trade Commission and explains how to protect yourself from credit card fraud, debit card fraud, and fraudulent transfers. If you ever see fraudulent charges on your credit card or bank statement, call us at 843-5672 and we will take a report. Most banks and credit card companies will need a police report to re-credit your account.

Credit, ATM and Debit Cards: What to do if They're Lost or Stolen

Many people find it easy and convenient to use credit cards and ATM or debit cards. The Fair Credit Billing Act (FCBA) and the Electronic Fund Transfer Act (EFTA) offer procedures for you to use if your cards are lost or stolen.

Limiting Your Financial Loss

Report the loss or theft of your credit cards and your ATM or debit cards to the card issuers as quickly as possible. Many companies have toll-free numbers and 24-hour service to deal with such emergencies. It's a good idea to follow up your phone calls with a letter. Include your account number, when you noticed your card was missing, and the date you first reported the loss.

You also may want to check your homeowner's insurance policy to see if it covers your liability for card thefts. If not, some insurance companies will allow you to change your policy to include this protection.

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Credit Card Loss or Fraudulent Charges (FCBA)

Your maximum liability under federal law for unauthorized use of your credit card is \$50. If you report the loss before your credit cards are used, the FCBA says the card issuer cannot hold you responsible for any unauthorized charges. If a thief uses your cards before you report them missing, the most you will owe for unauthorized charges is \$50 per card. Also, if the loss involves your credit card number, but not the card itself, you have no liability for unauthorized use.

After the loss, review your billing statements carefully. If they show any unauthorized charges, it's best to send a letter to the card issuer describing each questionable charge. Again, tell the card issuer the date your card was lost or stolen, or when you first noticed unauthorized charges, and when you first reported the problem to them. Be sure to send the letter to the address provided for billing errors. Do not send it with a payment or to the address where you send your payments unless you are directed to do so.

ATM or Debit Card Loss or Fraudulent Transfers (EFTA)

Your liability under federal law for unauthorized use of your ATM or debit card depends on how quickly you report the loss. If you report an ATM or debit card missing before it's used without your permission, the EFTA says the card issuer cannot hold you responsible for any unauthorized transfers. If unauthorized use occurs before you report it, your liability under federal law depends on how quickly you report the loss.

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For example, if you report the loss within two business days after you realize your card is missing, you will not be responsible for more than \$50 for unauthorized use. However, if you don't report the loss within two business days after you discover the loss, you could lose up to \$500 because of an unauthorized transfer. You also risk unlimited loss if you fail to report an unauthorized transfer within 60 days after your bank statement containing unauthorized use is mailed to you. That means you could lose all the money in your bank account and the unused portion of your line of credit established for overdrafts. However, for unauthorized transfers involving only your debit card number (not the loss of the card), you are liable only for transfers that occur after 60 days following the mailing of your bank statement containing the unauthorized use and before you report the loss.

If unauthorized transfers show up on your bank statement, report them to the card issuer as quickly as possible. Once you've reported the loss of your ATM or debit card, you cannot be held liable for additional unauthorized transfers that occur after that time.

Protecting Your Cards

The best protections against card fraud are to know where your cards are at all times and to keep them secure. For protection of ATM and debit cards that involve a Personal Identification Number (PIN), keep your PIN a secret. Don't use your address, birthdate, phone or Social Security number as the PIN and do memorize the number.

For more information on protecting your credit cards and your identity, please visit www.ftc.gov

FIRE DEPARTMENT

What to Do If You Have a Fire, Part II

Last month I wrote an article on the same subject which contained some useful information but I have had some real-life experiences since then that have prompted me to amend my previous article. As a fire fighter I was on the scene fighting fire at many of the wildland fires we have had over the last month. These experiences did not reveal anything new; I have made many, many wildland fires in my 31 years on the job and seen many structures destroyed by those fires.

What was new and revealing was my sister-in-law, a single mother of two who lived in Luther, lost her home in the fire. Not only did they lose their home they lost every single thing they had except the close they were wearing and a few papers they grabbed from a file cabinet. I have never experienced the aftermath of the fire. As fire fighters we do our job then leave. We may visit with the victim a few times after the fire about various things but the details of what they go through have never been clear to me until now.

My sister-in-law and her two children are living with us and my wife is taking the lead role in dealing with the hundreds of details necessary to resolve their situation. They have received many donations that have helped tremendously but it won't replace everything they had.

I have seen a breakdown of the numbers of homes that were lost in each of the counties where the recent fires occurred. One statistic shocked me; 80%-90% of the homes that were damaged or destroyed had no insurance and most of the homes that had insurance were under-insured. So I would add one piece of advice to my previous article, make sure you have insurance and that you have enough insurance. I know with the disasters we have had in the last three years insurance premiums have risen dramatically. My homeowners insurance has gone up \$800 over the last two years. It's very risky to play the odds and hope nothing happens to your home.

Another important lesson I learned was to document everything you have in your home, preferably with pictures or a video. Insurance will not pay to replace your

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contents unless you give them a list of everything that was in it and they prefer to have pictures and receipts. You don't realize how many things you have until you sit down and start making a list. Think about every shirt, pair of underwear, picture, silver wear, plate, shoes, tool, etc. that you own then imagine trying to remember each item and when you bought it. Even people who have insurance usually don't get reimbursed for everything because they get frustrated and just give up on trying to list it all.

My sister-in-law had insurance but she was one of the under-insured. If you lose your home in a declared disaster you may be eligible for help from FEMA. That is a complicated process that takes a lot of time, work, and diligence to complete. If you do complete the process you are only partially reimbursed for your losses and it takes time, you cannot rely on that for any immediate needs. So do your best to be prepared financially because you are almost certain to take a loss even if you have insurance. If you are well prepared you can minimize that loss.

I stated previously that a fire is a traumatic experience for the victims, which is true, however I didn't realize how long it can take to bring that experience to a resolution and how emotionally draining it is over a significant period of time. In conclusion I would urge you to seek all the help and support you need if this happens to you. Don't try to carry the entire load alone.

Terry Hamilton, Fire Chief

PUBLIC WORKS

Atlas is finally finishing the Camden Way project. The street work is complete and they are now working on drives, sprinklers and lawns. If you have something that still needs attention please let Public Works know and we will see that it gets addressed.

The City of Nichols Hills did receive some good bids on the Wilshire project. A-Tech Construction was the low bidder and after all the contracts and bonds are in order they will be starting on the east end of Wilshire. Construction should start within the next 60 days. As the project gets closer we should have the details on the project and you will be notified.

The NW Grand project will be the next street to be addressed.

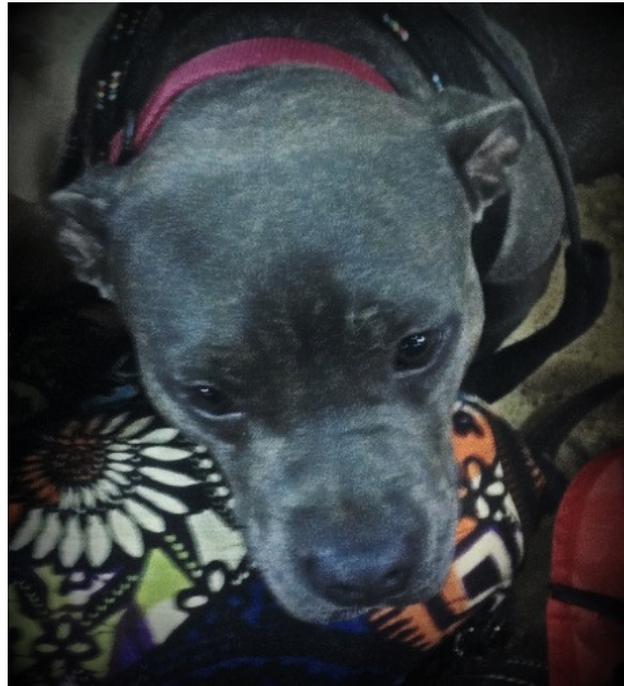
EPA is watching all storm water programs closely. Please dispose of discarded pool water, grass clippings and pet wastes properly. EPA also requires construction sites to be kept in good order with erosion control properly in place.

If Public Works can assist please contact us at 843-5222.

ANIMAL RESCUE FRIENDS

If anyone wants to assist ARF in it's mission of saving unclaimed, impounded pets in Nichols Hills, they can donate time, old collars, leashes, crates, dog beds, food, treats, toys and, of course, money by mailing checks to Animal Rescue Friends, Inc of Nichols Hills, C/O Public Works, 1009 N.W. 75th Street, Nichols Hills, OK 73116 or by calling 843-4222 about donating items. ARF will respond by sending a 501 c 3 tax deduction letter (and offering a cat or a dog!). Any animal adopted through ARF comes with a 30 day money back guarantee.

AUGUST'S FEATURED PET



This is sweet, sweet Carmen. She is a blue brindle pit mix who weighs about 47 pounds. She is approximately 3 yrs old. She was found at Wilshire & Trenton on 8-12-12. She is now fully vetted and ready for a safe, loving home.

SAVE THE DATE!

The Pooch Parade will be held October 21st!