

EARTH DAY 2010 VOLUNTEER OPPORTUNITY

City of Grandview Hts. Parks and Recreation Department
Wyman Woods Park Reforestation Project

Organization: City of Grandview Hts. Parks and Recreation Department

Location: Wyman Woods Park

Address: 1520 W. Goodale Boulevard (NE corner Goodale Boulevard and Grandview Avenue

City: Grandview Heights, Ohio

Zip: 43212

Description: We will be planting approximately 1,500 native species trees (mostly seedling size) in a beautiful, wooded park near downtown Columbus. Volunteers would need to bring spades or shovels. Appropriate clothing/footwear for working on a wooded hillside location.

How to find us: Meet at the shelter house, near the center of the park.

Kid Friendly Site: No

Worksite Host(s)

Sean Robey

614-488-3880

Available Volunteer Opportunities

4/17/2010 9:00am - 1:00pm

4/18/2010 1:00pm - 5:00pm



earth day 2010

EARTH DAY NETWORK



March Luncheon

At The Culinary Table



MEMBER NEWS

AND THE AWARDS GO TO...

TVML Supporters Recognized by Big Brothers Big Sisters

Several Tri Village Mentor League friends and supporters were recently recognized by Big Brothers Big Sisters of Central Ohio for their outstanding commitment to mentoring young people. Congratulations to BBBS 2009 Richardson Award Winners Mike Dexter, Kathy Durfee, and John Hawley. These fabulous folks also are Grandview Area Chamber members!

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PROTECT YOURSELF AGAINST IDENTITY THEFT

by Matthew Stewart,
CFP Financial Planner, Key Private Bank

Whether they're snatching your purse, diving into your dumpster, stealing your mail, or hacking into your computer, they're out to get you. Who are they? Identity thieves.

Identity thieves can empty your bank account, max out your credit cards, open new accounts in your name, and purchase furniture, cars, and even homes on the basis of your credit history.

If they give your personal information to the police during an arrest and then don't show up for a court date, you may be subsequently arrested and jailed.

And what will you get for their efforts? You'll get the headache and expense of cleaning up the mess they leave behind.

You may never be able to completely prevent your identity from being stolen, but here are some steps you can take to help protect yourself from becoming a victim.

Check yourself out

It's important to review your credit report periodically. Check to make sure that all the information contained in it is correct, and be on the lookout for any fraudulent activity.

You may get your credit report for free once a year. To do so, contact the Annual Credit Report Request Service online at www.annualcreditreport.com or call (877) 322-8228.

If you need to correct any information or dispute any entries, contact the three national credit reporting agencies:

1. Equifax: www.equifax.com (800) 685-1111
2. Experian: www.experian.com (888) 397-3742
3. TransUnion: www.transunion.com (800) 916-8800

Secure your number

Your most important personal identifier is your Social Security number (SSN). Guard it carefully. Never carry your Social Security card with you unless you'll need it. The same goes for other forms of identification (for example, health insurance cards) that display your SSN. If your state uses your SSN as your driver's license number, request an alternate number.

Don't have your SSN preprinted on your checks, and don't let merchants write it on your checks. Don't give it out over the phone unless you initiate the call to an organization you trust. Ask the three major credit reporting agencies to truncate it on your credit reports. Try to avoid listing it on employment applications; offer instead to provide it during a job interview.

Don't leave home with it

Most of us carry our checkbooks and all of our credit cards, debit cards, and telephone cards with us all the time. That's a bad idea; if your wallet or purse is stolen, the thief will have a treasure chest of new toys to play with. Carry only the cards and/or checks you'll need for any one trip. And keep a written record of all your account numbers, credit card expiration dates, and the telephone numbers of the customer service and fraud departments in a secure place—at home.

Keep your receipts

When you make a purchase with a credit or debit card, you're given a receipt. Don't throw it away or leave it behind; it may contain your credit or debit card number. And don't leave it in the shopping bag inside your car while you continue shopping; if your car is broken into and the item you bought is stolen, your identity may be as well.

Save your receipts until you can check them against your monthly credit card and bank statements, and watch your statements for purchases you didn't make.

When you toss it, shred it

Before you throw out any financial records such as credit or debit card receipts and statements, cancelled checks, or even offers for credit you receive in the mail, shred the documents, preferably with a cross-cut shredder. If you don't, you may find the panhandler going through

your dumpster was looking for more than discarded leftovers.

Keep a low profile

The more your personal information is available to others, the more likely you are to be victimized by identity theft. While you don't need to become a hermit in a cave, there are steps you can take to help minimize your exposure:

- To stop telephone calls from national telemarketers, list your telephone number with the Federal Trade Commission's National Do Not Call Registry by calling (888) 382-1222 or registering online at www.donotcall.gov
- To remove your name from most national mailing and e-mailing lists, as well as most telemarketing lists, write the Direct Marketing Association at 1120 Avenue of the Americas, New York, NY 10036-6700, or register online at www.dmachoice.org
- To remove your name from marketing lists prepared by the three national consumer reporting agencies, call (888) 567-8688 or register online at www.optoutprescreen.com
- When given the opportunity to do so by your bank, investment firm, insurance company, and credit card companies, opt out of allowing them to share your financial information with other organizations
- You may even want to consider having your name and address removed from the telephone book and reverse directories

Take a byte out of crime

Whatever else you may want your computer to do, you don't want it to inadvertently reveal your personal information to others. Take steps to help assure that this won't happen.

Install a firewall to prevent hackers from obtaining information from your hard drive or hijacking your computer to use it for committing other crimes. This is especially important if you use a high-speed connection that leaves you continuously connected to the Internet. Moreover, install virus protection software and update it on a regular basis.

Try to avoid storing personal and financial information on a laptop; if it's stolen, the thief may obtain more than your computer. If you must store such information on your laptop, make things as difficult as possible for a thief by protecting these files with a strong password—one that's six to eight characters long, and that contains letters (upper and lower case), numbers, and symbols.

"If a stranger calls, don't answer." Opening e-mails from people you don't know, especially if you download attached files or click on hyperlinks within the message, can expose you to viruses, infect your computer with "spyware" that captures information by recording your keystrokes, or lead you to "spoofs" (websites that replicate legitimate business sites) designed to trick you into revealing personal information that can be used to steal your identity.

If you wish to visit a business's legitimate website, use your stored bookmark or type the URL address directly into the browser. If you provide personal or financial information about yourself over the Internet, do so only at secure websites; to determine if a site is secure, look for a URL that begins with "https" (instead of "http") or a lock icon on the browser's status bar.

And when it comes time to upgrade to a new computer, remove all your personal information from the old one before you dispose of it. Using the "delete" function isn't sufficient to do the job; overwrite the hard drive by using a "wipe" utility program. The minimal cost of investing in this software may save you from being wiped out later by an identity thief.

Be diligent

As the grizzled duty sergeant used to say on a televised police drama, "Be careful out there." The identity you save may be your own.

THREE PROVISIONS THAT EVERY EMPLOYEE HANDBOOK SHOULD INCLUDE

by Sara L. Rose, LLC

With Congress and president enacting and amending laws at lightning speed, employee handbooks should be reviewed and revised to ensure compliance with federal law. Ohio employment law also continues to develop and change. The following issues should be addressed and included in all employee handbooks:

(1) An employment-at-will statement and signed acknowledgment: In *Fennessey v. Mount Carmel Health System, Inc.*, the plaintiff-employee was terminated for using physical restraints and pouring water over a patient's face in violation of hospital protocol. As outlined in the employee handbook, the employee was entitled to an appeal of her termination by an internal non-management appeals process. The employee and Mt. Carmel reached an agreement allowing her to resign and collect payment for unused leave in exchange for signing a release. Later, she refused to sign the release and demanded to continue the appeals process outlined in the handbook. Mount Carmel refused to allow her to continue the appeals process and the employee filed suit against Mount Carmel for breach of contract and promissory estoppel, i.e. making a promise that an employee relies upon to his or her detriment.

As exceptions to the employment-at-will doctrine, Ohio recognizes two claims employees may make when they are terminated: (1) implied or express employment agreement and (2) a clear and unambiguous promise of continued employment on which the employee reasonably relies. The employee argued that the statements in the employee handbook, including the statement describing the employee appeals process, modified the at-will status.

Addressing the breach of contract claim, the court held that the handbook's specific and unambiguous employment-at-will disclaimer showed that the parties did not intend to create an employment contract. Mount Carmel's employee handbook contained a disclaimer which stated "[a]n employee of Mount Carmel Health System is an employee at will." The employee handbook also contained an acknowledgement page, which the employee here signed. The acknowledgement page stated "[a]t any time, for any reason, I can separate my employment relationship and...Mount Carmel Health System has the same right regarding my employment status."

As a practice pointer, it's a good idea to curb the severity of the employment-at-will disclaimer with the

overall tone of the employee handbook. As important as the employment-at-will disclaimer and signed acknowledgment are, employers should be cautious in the message they are sending to employees. Handbooks should be positive and a means to foster communication and clearly delineate expectations so a productive work force is maintained. Handbooks should not send a negative message. Please be sure the opening pages are welcoming. A method for obtaining a welcoming message is perhaps a statement from the CEO or president describing the company philosophy in inspirational terms.

(2) A provision banning firearms on company property: In *Plona v. UPS, Inc.*, a Sixth Appellate Circuit case recently held employers are plainly within their rights to prohibit firearms in the parking area. In *Plona*, the employee was terminated for violating the company's policy against possessing firearms on company premises. The employee filed a wrongful discharge in violation of his right to bear arms.

Although in 2004 Ohio's concealed-carry law went into effect, the law specifies that unless you are a private college, university, or other institution of higher education, the law allows private employers to enforce policies prohibiting firearms on company premises. Firearms on company property are dangerous for obvious reasons. A consistently-applied policy forbidding them is not only legal, but it is also sensible for avoiding injury to employees and patrons and potential liability.

(3) A provision requiring employees to obtain authorization, in writing, before performing overtime: In *Erdman v. Nationwide Ins. Co.*, the Sixth Appellate Circuit addressed the issue of whether an employee accumulated sufficient hours to qualify for leave under the Family and Medical Leave Act (FMLA). In *Erdman*, the employee regularly worked extra hours outside the office for which Nationwide consistently authorized payment or allowed the employee to use them as "comp" time, i.e. vacation time. The employee requested to switch to a four-day work week to care for her child who was born with Down Syndrome. The employee's supervisor authorized the change to a four-day work week and informed her that she should "put in the hours that ... you're supposed to put in and nothing more than that."

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Calendar of Events

- April 8 Member Luncheon. Grandview Café Upstairs, 1455 W. Third Avenue. Experience Columbus Presents “The Next Columbus”
11:30 am - 1:00 pm
- April 20 Coffee & Coaching, St. Jude’s Children’s Research Hospital, Marshall’s Restaurant
- May 13 Member Luncheon, location TBD, Cameron Mitchell will be our guest speaker, *11:30 am - 1:00 pm*



March
Schmooza Palooza



At
Vital Film Works



Chamber Newsletter Committee:
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