

Cook Park News

COOK PARK NEIGHBORHOOD ASSOCIATION

www.cookparkneighborhood.com • cpneighborhood@gmail.com

Urban wildlife. How to co-exist.

Colorado is a beautiful place to live. We have mountains, open space, sun on most days, blue skies and ...urban wildlife. You've probably noticed at different times of the year, there is an increase of wildlife activity in our neighborhood. It seems rabbits have just recently invaded our yards, raccoons and skunks are present even though we may not see them, fox are prevalent at times and birds of prey are occasionally seen as well. Coyote activity seems to be on the rise in our community and because we are experiencing an increase in sightings, we seem to be a bit more unsettled and concerned about this animal and its behavior. Coyotes are North America's native wild dogs and have been here since the west developed. Highly intelligent and adaptable, coyotes have lost their natural fear of humans. Seeing coyotes in the neighborhood is usually no reason for alarm but they are here because we provide habitat and plenty of food sources to include small pets. So why should they go elsewhere? It's a fact that coyotes are here to stay and we can learn to co-exist with them as long as we understand their behavior, how to deter them and how to deal with them if approached. Nocturnal, coyotes hunt till dawn and hide in dense cover during the day. Pups are born in late spring so parents will hunt around the clock to feed those hungry pups. According to Doug Kelley, Animal & Wildlife Administrator with the City and County of Denver, coyote pups are more active this time of year and tend to be curious so we may be experiencing more sightings (cont. on page 5)



President's Letter:

After it's all said and done, 2013 was a good year for Cook Park. Each of our events were a great success and we continually heard you exclaim that we live in a pretty special neighborhood.

This particular issue of cook Park News was very well supported by many neighbors that reached out to ask if they could contribute an article or suggest an idea or event be mentioned. I hope you won't miss a single word. You'll enjoy a great mix of interesting local information - from a good neighbor story, our holiday lights contest, a short film available about a local park, to Yoga and more. And, don't miss our event section for timely and unique happenings right here in the hood.

Our November meeting was held at Cross of Glory Lutheran Church because we invited a guest speaker that drew a large number of neighbors. It was not only very interesting but we were able to meet some new faces as a result. (if you missed the meeting please read about the points covered in the Coyote article.)

I welcome you to submit ideas or articles for the newsletter. Your Cook Park News is published and distributed quarterly. If you have something you would like us to share please submit your article to me for the Spring issue by February 15, 2014.

Thanks for reading!
Nancy Barlow – President of the Cook Park Neighborhood Association



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Our Neighborhood

Cook Park Neighborhood is bordered by Cherry Creek to the North, Evans Avenue to the South, Quebec Street to the East and Holly Street to the West.



www.facebook.com/pages/Cook-Park-Neighborhood-Association

CPNA

**meets every
3rd Tuesday at
5:30 pm at the
Rec Center.**

NO MEETING IN DECEMBER

**January 21
February 18
March 18**

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The Cook Park Neighborhood 2nd Annual Holiday Light Contest



Categories:
Best Outdoor Home Display
Best Neighborhood Group Display

We will award 1st & 2nd place winners in each category with a lawn sign & gift in recognition!

Rules to participate in the 2013 contest are as follows:

1. Must reside within the boundaries of the Cook Park Neighborhood Association. The CPNA is bordered by Cherry Creek to the North, Evans Avenue to the South, Quebec Street to the East and Holly Street to the West.
2. Must register with Name, address, phone and category by Dec. 14th. To register call or email Stephanie Casey, Ad Dir at 303-349-8981 and/or caseystephanie1@gmail.com.
3. Judges and CPNA board members are excluded from the contest.
4. No repeat winners 2 years in a row – we want to give all neighbors a chance to win! – but that doesn't mean last year's winners shouldn't put on a great display again - it's up to you to set the standard and show the rest of us what it takes to WIN!
5. Neighborhood Group Display must include a minimum of 4 homes on the same block or cul-de-sac.
6. Judging will take place the week of Dec. 17th and lights must be turned on during the judging period to qualify. Judging will take place after sunset.
7. Winners will be announced by Dec. 22nd and will be notified by phone.
8. Yard signs for the winners will be in place by Dec. 22nd.
9. Winners must agree to display signs on their front lawn from Dec. 22nd through Jan. 2nd. Please do not throw away the sign. They will be picked up by Jan. 3rd. Leave by front door.
10. Winners must agree to have their address posted on the CPNA website.
11. Prize must be accepted as awarded.

HELP US BRIGHTEN THE SEASON!!

YES, we have faith in mankind—a Cook Park neighbor's kindness proves it.

by Pastor Mike Lemke

Every so often, our faith in the goodness of humanity is restored. Out of the blue, unsolicited, someone will practice a random act of kindness. Our church, and community, was privy to such an act recently.



A couple of weeks ago, our corner sign was vandalized. Over the years, as I have introduced myself as the pastor of Cross of Glory Lutheran Church on south Oneida Street, people have typically responded with a blank

stare! “Cross of Glory what?,” they ask. “You know,” I tell them, “The church with the funny, little sayings on the sign near the corner!” “Oh yeah!” they smile, “I know your church now! Keep up the good work!” Many times, neighborhood friends have stopped by our parish to express their appreciation of our corner sign and to suggest some sayings we might want to use. When our community learned that our corner sign had recently been vandalized, many kind people in Cook Park called our church to share their dismay and their best wishes that the sign be repaired soon.

And then there was the call from Paul.

Paul lives a couple of blocks away from Cross of Glory. Virtually every day, he passes our corner sign. He was upset to see that a rock had been thrown through its plexiglass. Though I had never met Paul... though I had never seen a blank stare from him as I shared about Cross of Glory... Paul volunteered in a telephone call to pay for all the repairs! “On behalf of our Cook Park neighborhood,” he remarked, “so that all of us can be encouraged to meet the challenges of the day!” Paul was not going to let the insensitive actions of some deter the rest of us from being encouraged.

“Thank you Paul... and thank you for restoring in us faith that people, by and large, are kind.”

As a brand new year approaches, there is a spirit of optimism in the air. Even in the hustle and bustle of the season, people seem more charitable. Folks open up their hearts. They reach out to those especially struggling. May it be said of us in Cook Park that we strive to know one another all the more and respond to each other's needs. May it be said that the example of our neighborhood support carries well over into 2014!

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Pastor Mike Lemke



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Public Notice:

The CPNA will hold board elections at the January 2014 meeting on January 21st, 2014. Meeting starts at 5:30 pm at the Rec Center. Anyone interested may contact Nancy Barlow at 303.671.6639 or nb@barlowadvertising.com. All neighbors are eligible to run for an office and to vote.

The Art of Giving *by Mary Walsh*

The Cook Park Neighborhood Association is here for you! We are donating our time and efforts to improve our neighborhood. Why not come to our meeting to find out what's going on? A few of our events every year include: Holiday Lighting Contest in December, Neighborhood Sale in June, July 4 Bike Parade and picnic, and National Night Out in August. Many of these events are co-sponsored with the Cop Shop, Virginia Village Neighborhood Association, the East Evans Business Association and individual neighbors.

By being involved with Cook Park, the first thing I learned was to appreciate people who donate their time and efforts. People really care about others! Other knowledge attained was about the City and County of Denver, and other government and charitable organizations. The Leetsdale Cop Shop at Leetsdale and Quebec is another fine example of a volunteer organization giving to the community.

My life has improved due to the knowledge I have attained and the people I have met. When a person does something for another, they receive commensurate to what they have given. If you do nothing, then nothing is accomplished. Each step can be a step forward. Every person needs someone or something in their life to become whole. What can you do for others?

“Never doubt that a small group of thoughtful, committed citizens can change the world; Indeed, it's the only thing that ever has.” – Margaret Mead

Local Real Estate News

Denver's market is still on the rise. Here is an overview from Debbie Vandre For more information on our neighborhood, contact Debbie Vandre at 303-517-0891 or email her at Debbie@VandreProperties.com

Homes Priced Below \$399,000	Over \$400,000
13 Sold	2 Sold
4 Under Contract	1 Under Contract
8 Active	2 Active
Avg Days on Market 31	Avg Days on Market 24
Lowest Price \$235,000	Lowest Price \$224,900
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cont. Urban Wildlife *by Stephanie Casey*



during the day and night. And, as we approach February and March, activity will increase due to the breeding season. What can you do to deter them? Remove food sources that can attract them to your yard such as: pet food, bird seed, accessible garbage, fallen fruit or berries, shrubs and wood piles that can provide cover or be used as a den. Protect your pets especially small dogs and cats. Coyotes are very smart and are opportunists; they can quickly pick up on routines so if you have a habit of letting your small dog out at 10 pm every night, coyotes will get wise to that. Vary your routine; don't let your animals out at night alone as coyotes can jump a 6 foot fence. Motion activated lights

are great to deter wildlife. Coyotes can make themselves look really big but in reality they only weigh about 25-35 pounds. We need to alter our behavior so that coyotes will be fearful of us and stay within their own territory. When walking alone or walking your dog, carry a walking stick or golf club. Always keep your dog on a short leash so you have complete control as coyotes can snatch a dog right off its leash. If confronted or approached by a coyote here are some precautions you can take:

- Be big and loud – yell, clap, bang pots and pans together
- Wave your arms, throw objects such as a can full of coins or small rocks
- Shout in a loud and authoritative voice, use noise making devices such as air horns, whistles
- Do not run or turn your back on the coyote
- Face the coyote and back away slowly

On November 21st, Doug Kelley braved the cold and graciously came out to speak to a crowd of 32 at the Cross of Glory Lutheran Church. He provided us with an hour and half of educational information material about how to co-exist with coyotes in our community. It was an evening well spent and many

of the neighbors left having a better understanding of coyotes' behaviors and how we can all be more prepared to deal with them. Doug is more than willing to take emails and calls should any one of us have questions or concerns. He's also going to have a class in January for those who wish to volunteer to learn more about coyotes and educate the rest of the community. Feel free to contact Doug:

Doug Kelley, CAWA,
Animal & Wildlife Administrator
City and County of Denver,
201 W. Colfax Ave, Dept.605
Denver, CO 80202
P: 720.865.4334
C: 720.308.1859
Doug.kelley@denvergov.org

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Neighborhood Inspection Service 720-865-3200
(for zoning violations, un-shoveled snow, weeds, front yard junk, abandoned vehicles, etc.)
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Denver Recycles 720-865-6805
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Mayor Hancock, MileHighMayor@denvergov.org, 720-865-9090
Paul Rosenthal, State Rep. District 9 303-866-2910 or paul.rosenthal.house@state.co.us
Councilman Charlie Brown's office - 720-337-6666
Bruce Hoyt, School Board Rep. 303-764-3210
Bill James, RTD Rep. 303-316-6768
Rocky Mountain Poison Center - 1.800.222.1222
COP Shop - 303-329-0500

Neighborhood baby sitters:

Alexandra (Marsy)
Crowley
303-512-1212
debdowns@msn.com
(mom's email)

Gabriela Mar
303-937-4991
Cell 720-260-0910
Gabymar86@yahoo.
com

If you would like to be
added to this list please
contact
Debbie Vandre at
debbie@vandrepropert-
ties.com

Have you heard about Leetsdale Cop Shop? *by Susan Vasalle*

You have seen them as a co-sponsor of National Night Out at Cook Park in August, but is that all they do? Not by a long shot! Staffed by civilian volunteers from the Volunteers in Policing program, the Cop Shop is a non-profit community oriented policing storefront that opened at Leetsdale and Quebec in 2002. In order to free officers for more serious business, volunteers are trained to complete non-violent crime and accident reports, take and provide information, make referrals and help in crime prevention. They also provide a face to face option instead of calling 311 for city service information. Your Leetsdale Cop Shop needs volunteers. There are many ways a few hours a month at the Cop Shop can help with the safety and quality of life in your neighborhood. For more information on cop shops, go to www.denvercopshops.com. Applications to work a shift at the Leetsdale Cop Shop are available at the storefront open M-F 11A-3P; you can call 303-329-0500 or drop them an e-mail at leetsdalecopshop@hotmail.com.

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Upcoming Events

DECEMBER 2013

November 29 - January 6 - Denver Botanic Gardens Blossoms of Lights, 1007 York St., Denver

December 6 - January 5 - Denver Zoo Lights, 2300 Steele St., Denver

December 6 - December 22nd - Actasana Theatre presents the comedy drama play: Two for the Seesaw. 1491 So. Holly Street. (720)638-2612

December 14 - Deadline for the Cook Park holiday lighting contest

December 17 - Week of Cook Park holiday lighting contest judging

December 22nd - last day that Cook Park holiday lighting contest winners will be notified

December 24 - 25 - Yaffa's Savory - open special hours for the holiday

December 24 - Christmas Eve Candlelight Worship - Cross of Glory Church, 1991 S. Oneida Street, 4:00 p.m.

December 25 - Christmas Day Communion Worship - 10:00 a.m., Cross of Glory Church, 1991 S. Oneida Street

JANUARY 2014

January 11 - Manitou Springs Fruitcake Toss

January 21- February 2 - Budweiser International Snow Sculpting Championship in Breckenridge

FEBRUARY 2014

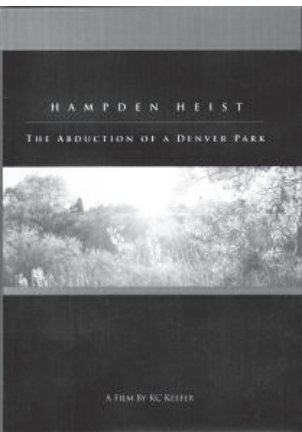
February 2 - Super Bowl Party - 4:00 p.m. - Cross of Glory Church, 1991 S. Oneida Street

"Hampden Heist" - a film about a neighborhood Denver park

Cook Park Neighbor, K.C. Keefer has produced a dramatic short film about the controversy of Hampden Heights North Park, commonly referred to as Hentzell Park. It portrays a perspective that has not been seen by most people who have been following the land swap since last April 2013 between the City of Denver and Denver Public Schools. The 14 minute film is being used to generate donation funds for Friends of Denver Parks.

The film includes expert opinion from several community-minded contributors and features historic perspective from Professor Tom Noel "Dr. Colorado" and was recently filmed on the preserved land in the fall of 2013.

DVDs are available with a \$15 donation. Interested supporters can go to www.friendsofdenverparks.org to obtain a copy.



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Don't let low rates sink your retirement plans



Over the past few years, if you've taken out a mortgage or another consumer loan, you've probably welcomed the low interest rates you may have received. But as an investor, if you've kept any retirement savings in fixed-rate investment vehicles, you may have seen low rates in a less favorable light. And that's why it may be time for you take a closer look at your financial strategy for working toward the retirement lifestyle you've envisioned. Of course, you can always hope that interest rates will rise, and perhaps they will. As you may know, the Federal Reserve has kept interest rates at record lows in recent years to stimulate lending and thereby boost the economy. But rates can't get much lower, and if inflation were to heat up, the Fed could reverse course by starting to raise rates. However, if you're going to do a good job of building financial assets for retirement, you really

can't afford to play "wait-and-see" with interest rates. Instead, consider the following moves:

- Re-balance your portfolio. No matter what your situation, it's a good idea to periodically re-balance your investment portfolio to help ensure it still reflects your risk tolerance, time horizon and long-term goals. If you're concerned about low rates harming your future investment income, you have more reason than ever to review your portfolio and make adjustments as needed, relative to your objectives. For example, if it seems that your portfolio has become "overweighted" in any one vehicle, you may need to change your investment mix, keeping in mind your individual risk tolerance.
- Redefine "retirement." Retiring from one career doesn't have to mean retiring from work altogether. If you decide to work part time, do some consulting or even open your own small business, you may be able to earn enough income to take some of the "pressure" off your investment portfolio in terms of providing you with the money you need to live on during retirement. Also, by working during your nominal retirement years, you may be able to delay taking Social Security until you're a little older, when your monthly checks can be larger.
- Review your withdrawal strategy. During your retirement, the amount you choose to withdraw from your investments each year will depend on several factors, including the size of your portfolio and the amount of income it is providing. As you chart your retirement strategy, you'll need to factor in a realistic withdrawal rate.
- Re-examine sources of investment income. You may want part of your retirement income to come from investments that offer protection of principal. If so, you don't have to settle for the lowest-rate vehicles. By looking at the various alternatives and blending them with your overall portfolio, you may be able to boost your income without significantly increasing your investment risk. In short, just because interest rates are low, you don't have to lower your retirement expectations — as long as you plan ahead and explore your options.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor



East Evans Business Association

The EEBA meets every 4th Tuesday of the month. Local businesses, property owners, non-profits and neighbors are encouraged to come. The purpose of the EEBA is to improve the quality of life on Evans and its surrounding neighborhoods.

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Interesting businesses in and around our area reviewed by your neighbors

Carpet One – best place for flooring and right in our neighborhood - Reviewed by Barbara Fallon

East Evans corridor holds many respected businesses often not known even to the locals. Carpet One, 5125 East Evans Avenue, 720.907.7820 is worth touting to home and business shoppers.

I purchased my home in Cook Park neighborhood twenty-two years ago. When I started the remodel in my 1950's-built residence, I pulled out walls, painted and searched for carpet for downstairs and area rugs for the newly-exposed hardwood floors on the main floor. I shopped all over Denver, and I selected rugs at Carpet One because of product, price and personal service. The new look was most pleasing.

Carpet One appears unassuming, but with over a thousand stores worldwide, the business has enormous buying power and partners in all the major brands, mills, and manufacturers. The company offers a large selection of carpet, hardwood, laminate, tile, vinyl, and area rugs. Whether residential or commercial, Carpet One in Denver is your one-stop shop for every floor product, including specialty items like cork and bamboo. Savings from the company's buying capacity are passed on to the customer.

The business believes in friendly personal assistance and dedicated quality execution from the first step into the store to expert installation. Different from what can happen at the big box stores, Carpet One provides a "Life of Floor" warranty, not a disclaimer that "you'll have to deal with the subcontractor" about a problem. If your busy life makes time for shopping challenging, Carpet One offers a SelectAFloor system, an on-line access to the many flooring products, colors, and warranties to fit your needs.

Each Carpet One Floor & Home store is locally owned and operated. The owners of our neighborhood store are leaders in the East Evans Business Association, invested in the community. Flooring is what they do, and they pride themselves on the best surfaces, the best styles, and the best savings. Read what other satisfied customers have to say at www.carpetonedenver.com.

When I shop floors again, I'll shop Carpet One. However, after all these years and twelve grandchildren, my carpets have remarkably endured. Would that I had aged so well. Special Santa report: It's not too late to purchase something bright and beautiful for the holidays.

Discount Tire - Reviewed by Stephanie Casey

In business since 1960, Discount Tire's goal is to provide excellent customer service, affordable pricing, and quality products. Having used them for several tire services I can attest to their goal. In fact, recently over Labor Day the store was running a promotion on tires so my husband bought 4 new tires for his car. Unbeknownst to me, he was to receive a rebate in the mail (*cont. on page 10*)



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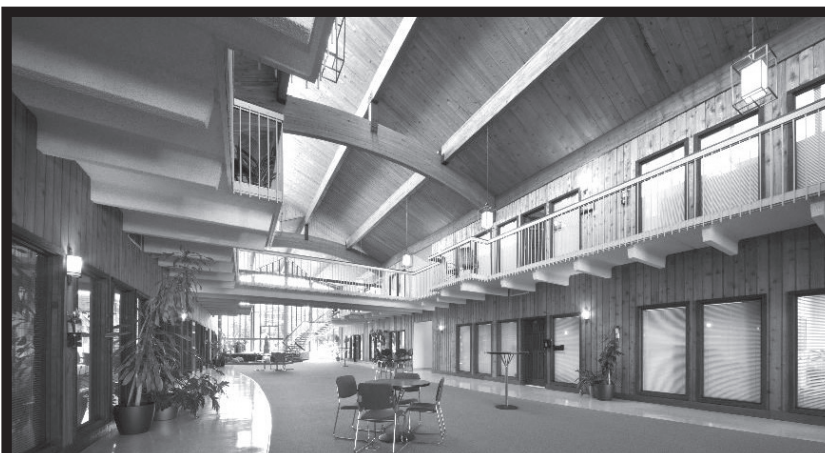
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Interesting businesses cont.

in the form of a gift card. Well...one day about 2 weeks later, having gone out to get the mail I saw an envelope from Discount Tire and opened it, even though it was addressed to him, and saw what looked like a credit card application. Because I tend to keep paper at a minimum, I quickly ran upstairs and shredded it. Uh Oh! As you can imagine my husband and I had a "conversation" about the mistake I had made and he thought that was the end of the gift card. I suggested we drive to the store and tell them what happened and assured him we would get another card. Sure enough, the staff person who waited on us didn't say a word about what I had done and without any hesitation ordered a new gift card which arrived in the mail about 5 days later. I didn't touch the envelope this time! Check out the store on East Evans the next time you need tires or wheels for your care. The store is very clean and professional and the staff is definitely there to serve and choose the best tire or wheel for your needs. You can find them at 6171 East Evans Avenue or call 303.756.3688.

Big Back Yard - Reviewed by Justin & Courtney Wimbish

Tucked in at the end of Pacific Place (just off of Holly, north of Evans) The Big Backyard is a hidden gem of the Cook Park and East Evans Business area. My wife and I have been taking our dog, Ash, there for over a year now. The facility is clean, with both indoor and outdoor play areas, and the staff helpful and friendly. Day boarding includes a break where pets can rest in their own kennel area with a snack. They also offer longer term boarding, grooming and training. The owners are proactive about making sure to maintain a fun and safe environment and a pet "interview" is required before boarding. The Big Backyard is also right behind East Evans Animal Hospital, so we feel good that if something were to happen, veterinary care is right there. The care that they've shown and the excitement we see in Ash every time we take him there give us the confidence to highly recommend the Big Backyard. You'll find Big Backyard at 5310 E Pacific Place, Denver, 80222 (303) 757-7905.

Poppies Restaurant and Lounge - Reviewed by Nancy Barlow

Having grown up in Illinois, just west of Chicago we loved our traditional supper clubs - the kind where you can get a good piece of prime or baked fish with perhaps a side of pasta. There was always a piano player tickling the ivories in the mood light of the lounge. It was always evident that the staff at most supper clubs was enthusiastic to make sure you had a great experience mostly because they loved their jobs. Well, I have found my Colorado supper club fix just minutes away. Poppies is one of the friendliest restaurants around and the food and entertainment on a Friday or Saturday night is never disappointing. Weekend evening specials just might include prime rib, grilled halibut, crab stuffed sole or pan-fried Colorado trout and that's just scratching the surface. Apart from dinner they're open for lunch (which is typically packed) and breakfast too, which will be on my list to try very soon. Find Poppies at 2334 S Colorado Blvd, Denver, CO. Call them at (303) 756-1268.

Clarification on Fall violations story:

In the fall 2013 issue of Cook Park News we shared an article about inspections and common violations. At the end of the article we listed information on how you can report a violation. One of our neighbors commented back to us that they felt a better approach to reporting your neighbor would be to talk with them first - we think that's a great idea and we're all in favor of working together with one another. Thanks for keeping us on a positive track!



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Start Where You Are. Use What You Have. Do What You Can.

by Merrick Weaver

I started doing yoga in college. I lived in Austin and ran with a hippy dippy crew. People often mistook me for a vegetarian. A roommate introduced me to yoga. During my first class I kept peering around the room, watching everyone with an eagle eye, trying to see who was stretching the furthest and breathing the deepest. I wanted to be sure that I was doing the best yoga of all the yoga. In the history of yoga. The instructor gently reminded us (repeatedly) to close our eyes and focus on our own breath and body. How in the world was I going to judge myself if I couldn't even keep an eye on the competition? I stuck with it, relaxed a bit, read some books, and found myself relying on my fledgling yoga practice when I traveled and found myself far from home.



Turns out, yoga is not just for hippies. Yoga is for EVERYONE. Yoga is for our grandparents, for babies, toddlers, kids, teenagers, and grown ups. If you can breathe, you can do yoga. It's for people with chronic pain and marathon runners. It's for pregnant women and postpartum women (and really good for birthing women – but that's another article).

You don't need to go to a class to do yoga, but I always love finding community, meeting people, and seeking out great teachers. I loved my studio in Austin because it helped me release a little bit of my competitiveness. I couldn't find another place that felt like home, until I moved to Cook Park 10 years later and discovered Harmony Yoga.

Yoga helps me see the big picture. Stopping and getting quiet leads me to remember what's really important. It helps me connect with the curious, happy kid who didn't know about the Internet or cell phones or emails. In a world that sometimes seems fast and disconnected, it's a gentle reminder that it's really all the same as it always was. I am the same as I always was. And other times while I'm doing yoga, all I can think about is pizza. Either way, it helps me focus and relax. Calm down. And it's taught me that it's OK to start where I am, use what I have, and do what I can. That I am enough.

About the author: Merrick Weaver is a Cook Park neighbor, strategic planner, mom and yogi. She did her yoga teacher training at Harmony Yoga in 2012. She breathes deeply whenever she remembers. And since the birth of her second baby nine months ago, she's been to exactly two yoga classes.

New K-Mart tenant speculation:

Although we are not fond of sharing "word on the street" gossip, there may be some potentially exciting news to share:

Speed Raceway has announced that they are opening a brand new location in the old K-Mart at Monaco & Evans this December. Speed racer is an event center providing meeting facilities and adult go-carting. More info can be found at www.speedraceway.com/denver.

As of the printing of this newsletter we have not confirmed this information, however the Speed Raceway website has posted the upcoming move.

Watch for details to come!



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Keep your credit and credit cards safe this holiday season

With the holiday season upon us, we collected some VALUABLE tips to protect our credit card information.

- Protect your information while shopping or banking online. Use only sites whose Web addresses begin with “HTTPS://.”
- Close your browser after you have been on a site that asks for credit card information. Clear your login name and passwords if using a public computer. Change passwords monthly and use different login IDs and passwords for each website.
- When possible, use a credit card instead of a debit card. Federal laws provide consumers more protection for credit cards.
- Keep track of bank and credit card statements, as well as retail purchase receipts, to more quickly identify unauthorized transactions.
- Be wary of emails that ask for credit card information. In most cases, these emails are either a phishing attack or spam to collect credit card information. If you’re unsure whether the email is legitimate, go directly to the company’s website. Don’t use links in emails.



- Shred outdated credit card or bill statements.
- Do not sign the back of your credit cards. Instead, put ‘PHOTO ID REQUIRED.’
- When you are writing checks to pay on your credit card accounts, DO NOT put the complete account number on the ‘For’ line. Instead, just put the last four numbers. The credit card company knows the rest of the number, and anyone who might be handling your check as it passes through all the check processing channels won’t have access to it.
- Put your work phone # on your checks instead of your home phone. If you have a PO Box use that instead of your home address. If you do not have a PO Box, use your work address. Never have your SS# printed on your checks. (DUH!) You can add it if it is necessary. But if you have it printed, anyone can get it.

- Place the contents of your wallet on photocopy machine. Do both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place.
- Also carry a photocopy of your passport when you travel either here or abroad. We’ve all heard horror stories about fraud that’s committed on us in stealing a Name, Address, Social Security Number, Credit Cards.
- We have been told we should cancel our credit cards immediately. But the key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those where you can find them.
- File a police report immediately in the jurisdiction where your credit cards, etc., were stolen. This proves to credit providers you were diligent, and this is a first step toward an investigation (if there ever is one).
- Call the 3 national credit reporting organizations immediately to place a fraud alert on your name and also call the Social Security fraud line number. The alert means any company that checks your credit knows your information was stolen, and they have to contact you by phone to authorize new credit.

Here are the numbers you always need to contact about your wallet, if it has been stolen:

- 1.) Equifax: 1-800-525-6285/1-800-525-6285
- 2.) Experian (formerly TRW): 1-888-397-3742 1-888-397-3742
- 3.) Trans Union: 1-800-680 7289 1-800-680 7289
- 4.) Social Security Administration (fraud line):1-800-269-0271 1-800-269-0271

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