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# OIL Newsletter



**A monthly publication of THE OKLAHOMANS for INDEPENDENT LIVING**  
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## **O.I.L. EXECUTIVE DIRECTOR RETIRES**

Twenty seven years has sure gone by fast. It has been a great time. The Oklahomans for Independent Living started as a small group of people with disabilities reaching out to each other to share common experiences and to tackle similar problems associated with disability. OIL has successfully addressed numerous disability issues over the years and assisted many, many people with disabilities strive for independence. OIL, its staff and board of directors, have become a strong contributor in the community making a difference every day. It has been an honor and privilege to have had the opportunity to have been a part of OIL. I have had the pleasure to have worked with some really amazing people. To OIL staff present and past, OIL

Board members present and past, people in our community with disabilities, community leaders and service providers, thank you for allowing me to be part of your lives. Mike Ward

## **FREE TAX ASSISTANCE**

The VITA (Volunteer Income Tax Assistance) Program provides free assistance to anyone under \$50,000 annually with basic income tax preparation. The program helps determine if you are eligible to receive the Earned Income Tax Credit and any other credits available. They prepare a simple tax form and then E-File it for you. The service is free to those who meet the income guidelines. There are two places in McAlester where you can be helped.

Ki-Bois Community Action started assisting in January and will continue through April but you must have an appointment. You can reach their offices by calling;  
Pittsburg County 918 423-3525  
Haskell County 918 967-3325  
LeFlore County 918 647-3267  
Latimer County 918 465-3381

The Southeastern Public Library in McAlester also offers

free tax assistance and volunteers will be available starting in early February on a first come first served basis. Call 918 426-0930 for details or for information on the library's program in your area.

## **ROCK RIDGE APARTMENTS UPDATE**

Accessible Space, Inc., (ASI), began construction on September 15, 2012. This 15 unit accessible apartment building for very low income adults with physical disabilities will be ASI's first development in Oklahoma. Rock Ridge apartments received significant support from the HUD Section 811 Program; the Oklahoma Housing Finance Agency; the Wiggins Foundation; The Bank N.A.; and the Walton Foundation through Arvest Bank. The Oklahomans for Independent Living supported the initial application process and subsequent fundraising for Rock Ridge Apartments. OIL was responsible for inviting ASI to submit the original application process and attended state meetings on behalf of the development.

OIL will keep you posted on the housing development monthly. Stay tuned....

## **MANDATORY DIRECT DEPOSIT**

Are you drawing Social Security, VA, or other federal benefits by paper check? If so, you are required by the U.S. Department of Treasury to switch to electronic payments by March 1, 2013.

Below are answers to questions often asked about switching from paper checks to electronic payments for federal benefits.

**What do I need to do if I get a federal benefit payment by paper check?** Everyone who gets a paper check for their federal benefit payments is required to switch to an electronic payment method by March 1, 2013.

**How do I make the switch to electronic payments?** It's fast, free and easy to switch to electronic payments. You can sign up online any time at [www.GoDirect.org](http://www.GoDirect.org) or call the U.S. Treasury Electronic Payment Solution Center at (800) 333-1795 Monday – Friday 8 a.m. to 8 p.m. EST. You can also switch at your bank or credit union (for direct deposit only) or at your local federal benefit agency office.

**Why is the U.S. Department of the Treasury getting rid of paper checks for federal benefit payments?** More than 540,000 Social Security and Supplemental Security Income (SSI) checks were reported lost or stolen in 2010 alone. Electronic payments are safer, easier and more reliable than paper checks. They also save taxpayer dollars.

**Are there certain types of electronic payments the Treasury Department recommends?** The department

recommends that you get your payments by **direct deposit** to a bank or credit union account. If you don't have a bank account or prefer a prepaid debit card, you can sign up for the **Direct Express**<sup>®</sup> Debit MasterCard<sup>®</sup> card.

**What do I need to know so I can sign up for electronic payments?** When you switch to electronic payments, make sure you have on hand your most recent federal benefit check. You will need to know the amount of your last check and your 12-digit federal benefit check number, which is in the upper right hand corner of the check. If you would like to get your payments by **direct deposit** to a bank or credit union account, you'll also need your account type (checking or savings), account number and your financial institution's routing transit number. Your account number and the routing transit number can often be found on a personal check. You can also ask your bank for these numbers.

**Is there any reason I should switch to electronic payments before the March 1, 2013 deadline?** There are many reasons why you should switch now rather than wait for the deadline. Getting your money electronically is safer, easier and more reliable than paper checks. There's no risk or lost or stolen checks and no need to make a trip to cash or deposit a check. Your money is on time, every time. Additionally, by switching now, you will beat the rush and avoid long waits to sign up as the deadline approaches.

**What is the difference between electronic payments and direct deposit?** Electronic payments and direct deposit

mean the same thing. Both terms mean that your federal benefit payment goes straight from the Treasury Department to your bank or credit union account or the **Direct Express** card account on payment day each month.

**How do electronic payments work?** The U.S. Department of the Treasury sends your money through a safe electronic transfer directly to your bank or credit union account or the **Direct Express** card account. Your personal information is not sent over the Internet.

**Are electronic payments safe?** Getting your federal benefit payments electronically is safer than paper checks. A paper check can be stolen from your mailbox and cashed without your permission. With electronic payments, your money is on time, every time.

**How can I help ensure my money stays safe with electronic payments?** Once you have switched to electronic payments, you can rest easy knowing you will get your money in a safe, secure way. To help ensure your money remains protected from identity thieves and other criminals, safeguard your personal information by following these three tips:

\*Be wary of anyone who calls or emails saying they are from a government agency and asks for personal information.

\*Never give out your Social Security Number or other personal information to anyone unless you are the one who initiates contact and you know who you are dealing with.

\*Regularly check your bank or credit union account or **Direct Express** card account activity to ensure there are no unexpected transactions.

### **How will I know my money is in my account each month?**

With electronic payments, your money will be in your bank or credit union account or posted to the **Direct Express** card account on payment day each month. You can count on it. If you have the **Direct Express** card, you can sign up at [www.USDirectExpress.com](http://www.USDirectExpress.com) to get free text, phone or email alerts when your money goes into your card account.

**Are there fees with the Direct Express card?** The Direct Express card is a no – or low-cost prepaid debit card. It is possible to use the Direct Express card for free. You can pay bills, buy things and get cash back from the cashier when you buy things anywhere Debit MasterCard® is accepted for free. You can also sign up for free deposit and low-balance alerts. For information on fees and features or to sign up for free alerts, visit [www.USDirectExpress.com](http://www.USDirectExpress.com).

**Do I have to pay my bills and buy things electronically once I switch to electronic payments?** No. This change to the way federal benefits are being paid only affects how you get your money. How you pay your bills or buy things – by check, cash or electronically – is up to you.

### **STUDY: BULLYING MORE COMMON AMONG STUDENTS WITH DISABILITIES**

Kids with disabilities and other health care needs are at an increased risk for bullying and

generally show less motivation to succeed in school.

The findings come from a study that looked at more than 1,450 students in fourth through sixth grade attending three rural school districts. Through surveys of the students and their parents, researchers found that about 1 in 3 kids in mainstream classrooms at the schools had some type of special health care need ranging from asthma and attention deficit disorder to emotional and behavioral disorders. When the survey responses were matched up with school records, it became clear that children with disabilities missed more days of school and had lower grades. These kids also reported higher levels of bullying and were less likely to feel safe in school, the study found.

Moreover, when it came to academics, students with special health care needs were less likely to report that getting good grades mattered to them. These problems threaten both their well-being as youth and their future flourishing as adults the study's author writes. Health and school professionals will need to work together to identify these children much earlier, ensure that they receive appropriate supports and services and monitor the effectiveness of services.

Of the students surveyed, boys were twice as likely as girls to have special health care needs. Children from lower income households were also at an increased risk for falling into this category, which could explain the high rate of the conditions among students.

The U.S. Department of Education has produced a variety of free information. Some that might be of interest to students with disabilities are:

ED 001366B  
Preventing Bullying  
ED 001424B  
Tips For Helping Students Recovering From Traumatic Events  
Check the website <http://www.edpubs.gov/> or call toll free 1 877-433-7827.

### **VALENTINE'S DANCE**

The dance will be on Friday, February 8<sup>th</sup> from 7:00 -10:00 p.m. It will be held at the Stipe Center, 801 N. 9<sup>th</sup> Street in McAlester. Bring your sweetheart or maybe come and meet one! Please bring a 2 liter of soda pop or a package of chips/store bought cookies. A live DJ will be there and there will be a dance contest with prizes for the winners! Call OIL for free local transportation.



You can have the freedom that comes with living at home even though you have a long-term illness or disability. The Oklahoma Living Choice Project can help you move out of a nursing home and back into the community.

This project gives Oklahomans like you or your loved one more options to manage health care needs and adds more balance to the state's long-term care system.

If you live in a nursing home and qualify for SoonerCare, then Living Choice may be able to help.

**Contact any O.I.L. Case Manager for a referral to the Living Choice Project at (918) 426.6220v/tdd.**

<b>*Events are held at OIL unless otherwise noted</b>							<b>FEBRUARY EVENTS</b>						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					<b>1</b>	<b>2</b> <u>Saturday</u> <u>Transportation</u> 8 am							
<b>3</b>	<b>4</b>	<b>5</b> <u>Men's Gp.</u> Mazzio's Pizza 5 pm	<b>6</b>	<b>7</b> <u>Shopping</u> 7:00-10:45am	<b>8</b> <u>Valentine's</u> <u>Dance</u> Stipe Center 7 – 10 pm	<b>9</b>							
<b>10</b>	<b>11</b> <u>Brain Injury</u> <u>Gp.</u> 1 pm	<b>12</b> <u>OIL Social</u> Adelita's West 5:30 pm	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b> <u>Saturday</u> <u>Transportation</u> 8 am							
<b>17</b>	<b>18</b> <b>OIL CLOSED</b> President's Day	<b>19</b> <u>Women's Gp.</u> Location - TBA 11am	<b>20</b>	<b>21</b> <u>Shopping</u> 7:00-10:45am	<b>22</b>	<b>23</b>							
<b>24</b>	<b>25</b> <u>Brain Injury</u> <u>Gp.</u> 1 pm	<b>26</b> <u>Game Day</u> 1:00 pm	<b>27</b>	<b>28</b>									
<p><b>*Low Impact Exercise Class</b> meets Mon., Wed., &amp; Fri., 10:00 a.m., Stipe Center    <b>*Alzheimer's Support Group</b>, 3<sup>rd</sup> Wed., 12:00 p.m., Main &amp; OK Church of Christ, 423-4743    <b>*Cancer Support Group</b>, 3<sup>rd</sup> Thur., 1:00 p.m., The Van Buren House, 426-5600    <b>*Diabetes Support Group</b>, 1<sup>st</sup> Tue., 6:00 p.m., MRHC Wellness Ctr. Conf. Room, 421-8656    *For information on <b>Men's &amp; Women's Grief Support Groups</b> – call Hospice of McAlester at 423-3911    <b>*Bariatric Support Group</b>, 2<sup>nd</sup> Tue., MRHC Wellness Ctr. Conf. Room, 5:30 p.m., 421-6600</p>													

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