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# OIL Newsletter



**A monthly publication of THE OKLAHOMANS for INDEPENDENT LIVING**

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### *Steps to Making a More Positive You...*

Take responsibility for your own journey and help others with theirs. Welcome others insights.

### **ADA 23<sup>RD</sup> ANNIVERSARY CELEBRATION**

At the signing of the Americans with Disabilities Act (ADA) on July 26, 1990, President George Bush stated:

"Three weeks ago we celebrated our nation's Independence Day. Today we're here to rejoice in and celebrate another 'independence day,' one that is long overdue. With today's signing of the landmark

Americans for Disabilities Act, every man, woman, and child with a disability can now pass through once-closed doors into a bright new era of equality, independence, and freedom."

The ADA was the world's first comprehensive declaration of equality for people with disabilities. It was a collaborative effort of Democrats, Republicans, the legislative and the executive branches, federal and state agencies, and people with and without disabilities.

The ADA Anniversary is a time that we can reflect positively on a law that has made a great impact on the lives of people with disabilities and our country over the past 23 years. The message within the Preamble and history is powerful because it clearly states the Congressional intent that the law is intended "to assure equality of opportunity, full participation, independent living, and economic self-sufficiency for individuals with disabilities.

You are invited to a Celebration of the ADA, Friday, July 26<sup>th</sup>, 2013, at O.I.L., 601 E. Carl

Albert, McAlester, from 9 a.m. to 11 a.m. Visit the O.I.L. staff that serve you and your community, hear success stories, and attend the proclamation signing. Refreshments will be served.

### **ASSISTIVE TECHNOLOGY DEMONSTRATION**

On Tuesday, July 2<sup>nd</sup>, beginning at 1:00 p.m. there will be a presentation at OIL. Mrs. Ladell Emmons from the Oklahoma University Extension Service, will demonstrate low-tech assistive technology devices that can be used at home to assist individuals with disabilities be more independent in their home and outdoors. For free, local transportation, call OIL.

### **LEGAL AID FORECLOSURE ASSISTANCE**

Legal Aid Services of Oklahoma, Inc. has a new program that can stop the foreclosure process or work toward the best possible solution for homeowners who are facing foreclosure and other mortgage problems. These services are free to lower income homeowners as part of

Attorney General Pruitt's 'Resolution Oklahoma'. The program was created to offer legal help to Oklahomans facing mortgage problems stemming from improper lending practices.

Legal Aid can provide these services:

- \* Assistance with application under the Home Affordable Modification Program (HAMP).
- \* Negotiation with the mortgage servicer regarding payments not credited, insurance or tax escrow issues, reinstatement, etc.
- \* Representation in court to contest the foreclosure.
- \* Chapter 13 Bankruptcy to stop the foreclosure.

The statewide toll-free hotline is 1 888 534-5243.

## 'HANDICAPPED' SYMBOL GETS FACELIFT



An effort to revamp the icon that's long symbolized accessibility on everything from parking lot signs to bathrooms is gaining traction with New York City agreeing to adopt a new look.

An updated version of the seemingly ubiquitous blue and white "handicapped" symbol will soon be plastered across New York.

Rather than depict a static person in a wheelchair, the new icon displays an active, in-motion version of life with a physical disability.

"It's such a forward-moving

thing," Victor Calise, commissioner of the New York mayor's Office for People With Disabilities. Backers of the new icon, which was spearheaded by a philosophy professor at Gordon College in Massachusetts, say they hope that adoption by the nation's largest city will lead to more widespread acceptance of the design.

## 7 THINGS NOT TO KEEP IN YOUR WALLET



That overstuffed wallet of yours can't be comfortable to sit on. It's probably even too clunky to lug around in a purse, too.

And with every new bank slip that bulges from the seams, your personal information is getting less and less safe. With just your name and Social Security number, identity thieves can open new credit accounts and make costly purchases in your name. If they can get their hands on (and doctor) a government-issued photo ID, they can do even more damage, such as opening new bank accounts. Con artists are even profiting from tax-return fraud and health-care fraud, all with stolen IDs.

We talked with consumer-protection advocates to identify the seven things you should purge from your wallet *immediately* to limit your risk in case your wallet is lost or stolen. And when you're finished removing your wallet's biggest information leaks, take a moment to photocopy everything you've left inside,

front and back. Stash the copies in a secure location at home or in a safe-deposit box. The last thing you want to be wondering is, "What exactly did I have in there?"

### 1. Your Social Security Card

Your nine-digit Social Security number is all a savvy ID thief needs to open new credit card accounts or loans in your name. ID-theft experts say your Social Security card is the absolute worst item to carry around.

Once you've removed your card, look for anything else that may contain your SSN. As of December 2005, states can no longer display your SSN on newly issued driver's licenses, state ID cards and motor-vehicle registrations. Retirees, pull out your Medicare card, too, because it has your SSN on it.

**Instead:** Photocopy your Medicare card (front and back), black out the last four digits of your SSN on the copy, and carry it instead of the real card.

### 2. Password Cheat Sheet

The average American uses at least seven different passwords. Ideally, each of those passwords should be a unique combination of letters, numbers, and symbols, and you should change them regularly. Is it any wonder we need help keeping track of them all?

However, carrying your ATM card's PIN number and a collection of passwords on scrap paper in your wallet is a prescription for financial disaster.

**Instead:** If you have to keep passwords jotted down, keep them in a locked box in your house or consider an encrypted mobile application.

### 3. Spare Keys

A spare key is an invitation for burglars to do far more harm than just opening a credit card in your name. Don't put your property and family at risk.

**Instead:** Keep your spare keys with a trusted relative or friend. If you're ever locked out, it may take a little bit longer to retrieve your backup key, but that's a relatively minor inconvenience.

### 4. Checks

Blank checks are an obvious risk—an easy way for thieves to quickly withdraw money from your checking account. But even a lost check you've already filled out can lead to financial loss. With the routing and account numbers on your check, anybody could electronically transfer funds from your account.

**Instead:** Only carry paper checks when you will absolutely need them. And leave the checkbook at home, bringing only the exact amount of checks you anticipate needing that day.

### 5. Passport

A government-issued photo ID such as a passport opens up a world of possibilities for an ID thief. Thieves could use it for anything including traveling in your name, opening bank accounts or even getting a new copy of your SS card.

**Instead:** Carry only your driver's license or personal ID while traveling. When you're overseas, photocopy your passport and leave the original in a hotel lockbox.

### 6. Multiple Credit Cards

Although you shouldn't ditch credit cards altogether (those who regularly carry a card tend to have higher credit scores than those who don't), consider

a lighter load. After all, the more cards you carry, the more you'll have to cancel if your wallet is lost or stolen. Recommended is to carry a single card for unplanned or emergency purchases, plus an additional rewards card on days when you expect to buy gas or groceries.

**Also:** Maintain a list, someplace other than your wallet, with all the cancellation numbers for your credit cards. They are typically listed on the back of your cards, but that won't do you much good when your wallet cannot be found.

### 7. Birth Certificate

The birth certificate itself won't get ID thieves very far. However, "birth certificates could be used in correlation with other types of fraudulent IDs," Junker says. "Once you have those components, you can do the same things you could with a passport or a Social Security card."

## ROCK RIDGE APARTMENTS UPDATE

Rock Ridge Apartments is being built by Accessible Spaces Incorporated. It is a fifteen unit, accessible, affordable apartment building for adults with disabilities in McAlester. Rock Ridge Apartments is being developed in cooperation with Oklahomans for Independent Living (OIL).

Since the last update, the sprinkler system, heat and air duct work, electrical wiring for the alarm system, door openers, and surveillance cameras have been completed. Sheetrock will be installed within the next couple of weeks. Curb cuts and the storm drains will be connected by the city of McAlester. As you can see,

construction is moving at a nice pace and it looks like the apartments may be finished by October 2013.

If you are interested in housing at Rock Ridge, any OIL staff can now assist you with the application process. Stay tuned to the OIL Newsletter for further developments and completion of Rock Ridge!!

### Transportation

OIL provides lift-equipped transportation in McAlester and the surrounding area, Monday – Friday, 8:00 – 4:30. A twenty-four hour minimum notice is required. The cost is \$1 per pick up in McAlester and \$2 for Krebs and Frink Chambers. Outside this area, fees are based on actual costs of gasoline needed to provide the service.

*\*Prices are subject to change.*



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>JULY EVENTS</b>						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	<b>1</b>	<b>2</b> <b><u>AT</u></b> <b><u>Demonstration</u></b> 1 pm  <b><u>Men's Gp.</u></b> Mazzio's Pizza 5 pm	<b>3</b> <b><u>Shopping</u></b> 7:00-10:45am	<b>4</b> <b>OIL CLOSED</b> 	<b>5</b>	<b>6</b>
<b>7</b>	<b>8</b> <b><u>Brain Injury Gp.</u></b> 1 pm	<b>9</b> <b><u>OIL Social</u></b> Steak 'n Shake 5:30 pm	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b> <b><u>Saturday</u></b> <b><u>Transportation</u></b> 8 am
<b>14</b>	<b>15</b>	<b>16</b> <b><u>Women's Gp.</u></b> Location TBA 11 am	<b>17</b>	<b>18</b> <b><u>Shopping</u></b> 7:00-10:45am	<b>19</b>	<b>20</b>
<b>21</b>	<b>22</b> <b><u>Brain Injury Gp.</u></b> 1 pm	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b> <b><u>ADA</u></b> <b><u>Celebration</u></b> 9:00 – 11:00 am	<b>27</b> <b><u>Saturday</u></b> <b><u>Transportation</u></b> 8 am
<b>28</b>	<b>29</b>	<b>30</b>	<b>31</b>			
<p><b>*Low Impact Exercise Class</b> meets Mon., Wed., &amp; Fri., 10:00 a.m., Stipe Center &amp; OK Church of Christ, 423-4743    <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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