

# COMMUNICABILITY



A QUARTERLY NEWSLETTER FOR OUR DISABILITY COMMUNITY

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“The person who makes a success of living is the one who sees his/her goal steadily and aims for it unswervingly. That is dedication.”

~ Cecil B. DeMille ~

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**New Horizons Un-Limited Inc. (NHU)** is a non-profit organization based in Milwaukee with a mission to make information and life experiences more accessible to people with lifelong disabilities, their families and caregivers. To learn more about our mission and activities, please visit the NHU website at [www.new-horizons.org](http://www.new-horizons.org).

## Money Matters

### IDA Accounts - Savings for your future

Have you been dreaming of starting your own business, buying a home of your own or obtaining a college degree? If so, there is a savings account that can help you achieve your dream quicker than you would imagine. It is called an Individual Development Account (IDA). An IDA is different from a traditional savings account in that it offers a match of up to three times your personal contribution. Imagine, a \$20 deposit each month could turn into as much as \$1000 over the course of one year. As a participant, you will also have access to financial counseling and ongoing support from the community organization that administers the program.

Of course there are special considerations for those receiving SSI. Generally, assets cannot exceed \$2000 for those receiving SSI benefits. However, if the IDA program is funded under the federal Assets for Independence Act (AFIA), you can participate without fear of losing your benefits. So, don't forget to ask the IDA program administrators if they receive funding from AFIA.

If your local program is not funded by AFIA, you could also seek to have your IDA approved by the Social Security Administration as a Plan for Achieving Self-Support (PASS), as the Social Security Act excludes assets committed to a PASS. A PASS is designed to help SSI recipients, who are under age 65 and have disabilities, reach a work goal,

in part by setting aside money for purposes such as obtaining training or equipment needed to become employed. To learn more about PASS, either contact your local Social Security Office or the Social Security Administration at (800) 772-1213.

To learn more about how IDAs impact different Federal benefit programs, you can read the Center on Budget and Policy Priorities' report *Federal IDA Briefing Book: How IDAs Affect Eligibility for Federal Programs*. Chapter 6 focuses on the SSI Program. The report is available in PDF format on the Center's website at [www.cbpp.org/10-29-02wel.pdf](http://www.cbpp.org/10-29-02wel.pdf).

To learn more about IDAs and to locate a program in your area, visit the Corporation For Enterprise Development website at [www.cfed.org](http://www.cfed.org), and search for IDA using the site's search feature. After clicking onto the IDA web section, there is a link for an IDA Directory in the left link bar.

If you do not have Internet access at home, we encourage you to visit your local library's computer lab. A librarian can help you access the information on the above websites. We also encourage you to contact us at (414) 299-0124, as we will be happy to refer you to the program that serves your area.

“Make no little plans; Make big plans,  
aim high in hope and work.”

~ Daniel H. Burnham ~

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## **Identity Theft – Do not let it happen to you**

Identity theft is the fastest growing crime in the United States. All a would-be thief needs to take on your identity is your Social Security number, your date of birth, or even sometimes just your address and telephone number. With that little bit of information, they can open new credit card accounts, access your present bank accounts, rent a house or apartment, establish utility company accounts, and even obtain a job -- all in your name.

**Most identity thefts, however, are preventable. You can protect yourself from this crime.** Following are some helpful tips as offered by the Federal Trade Commission (FTC):

- Do not give out any personal information on the phone, through the mail or over the Internet unless you are absolutely certain you know with whom you are dealing.

*There are several popular scams circulating through e-mail. One such scam will ask you to visit a website, to “update your account information.” The e-mails will appear to come from banks or other business institutions but are actually being sent by could-be identity thieves. Never offer information on web forms that are linked to in unsolicited e-mail. Other scams will notify you that you won the lottery or ask you to accept a transfer of funds from a foreign country. Never share your bank account information upon receiving such a notification.*

- Be wary of promotional scams. Identity thieves may use phony offers to get you to give them your personal information.
- Do not carry your Social Security Card with you. Always keep it in a secure place.
- Secure personal information in your home, especially if you employ outside help.
- Pay attention to your billing cycles. Follow up with creditors if your bills do not arrive on time. A missing bill could mean an identity thief has taken over your account and changed your billing address to cover his/her tracks.
- Review your bank statements on a monthly basis.
- Tear or shred any item that may include personal information or account information such as charge receipts, insurance forms, physician statements, bank statements before throwing them in the trash.

- Do not just throw away credit offers you get in the mail. Tear or shred them before throwing them in the trash. And, always cut up expired charge cards.
- Ask about information security procedures at businesses, doctor's offices or other institutions that collect identifying information from you. Find out who has access to your personal information and verify that it is handled securely.
- Monitor your credit report. You are entitled to receive a free copy of your credit report every 12 months from each of the three major credit bureaus (Experian, TransUnion and Equifax). To obtain your free credit report call (877) 322-8228.

### **If you think your identity has been stolen, here's what to do:**

1. Contact the fraud departments of any **one** of the three consumer reporting companies to place a fraud alert on your credit report. The fraud alert tells creditors to contact you before opening any new accounts or making any changes to your existing accounts.
    - **Equifax:** 1-800-525-6285; [www.equifax.com](http://www.equifax.com); P.O. Box 740241, Atlanta, GA 30374-0241
    - **Experian:** 1-888-EXPERIAN (397-3742); [www.experian.com](http://www.experian.com); P.O. Box 9532, Allen, TX 75013
    - **TransUnion:** Fraud Victim Assistance Division 1-800-680-7289; [www.transunion.com](http://www.transunion.com); P.O. Box 6790, Fullerton, CA 92834
  2. Close the accounts that you know or believe have been tampered with or opened fraudulently.
  3. File a report with your local police or the police in the community where the identity theft took place. Get a copy of the report or at the very least, the number of the report, to submit to your creditors and others that may require proof of the crime.
  4. File your complaint with the FTC.
    - Online: [ftc.gov/idtheft](http://ftc.gov/idtheft)
    - By phone: 1-877-ID-THEFT (438-4338) or TTY, 1-866-653-4261
    - By mail: Identity Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580
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## ***Has the ADA made a difference in your life?***

The national network of ADA & IT Technical Assistance Centers, also known as DBTACs, seeks your comments on your experiences with the Americans with Disabilities Act. Your feedback on your experiences in employment, building access and access to public services will help the Centers to identify training gaps and issues needing increased technical assistance. They would like to know what has worked for you, what barriers you still encounter, and how the ADA has made a difference in your life. The survey will only take a few minutes of your time and is confidential. Please share your comments today by visiting [www.adata.org/comments.aspx](http://www.adata.org/comments.aspx).

If you do not have access to the web you may also share your comments with DBTAC via phone at (800) 949-4232 (V/TTY).

## **Wisconsin Events**

### ***Bored? Check out the Milwaukee Rec Room Calendar***

The Milwaukee County Office for Persons with Disabilities offers an online Recreation Calendar which features events and activities for Milwaukee County residents with disabilities. The calendar lists events hosted by disability related agencies throughout the county. Get out and enjoy life! Visit the Rec Room Calendar to see all there is to do! The calendar can be viewed on the County website: [www.county.milwaukee.gov/recreationcalendar](http://www.county.milwaukee.gov/recreationcalendar).

### ***Festa Italiana VIP Day for persons with disabilities***

For the 29th consecutive year, Festa Italiana will set aside its grounds on opening day for the exclusive use of persons with disabilities and their caregivers from 11:00 a.m. to 2:00 p.m. To attend VIP Day, all that a person with a disability needs to do is contact the Festa office for a free advance admission ticket. Each ticket admits one VIP and one caregiver. The request should include the names of the disabled party and the caregiver who will be attending; the type(s) of disability; whether a wheelchair will be needed, which Festa will provide at no charge; and a telephone number at which the requester can be reached.

**Requests can be sent to:**  
VIP Day, c/o Festa Italiana  
631 E. Chicago St.  
Milwaukee, WI 53202-5916

## ***Homeownership and you***

IndependenceFirst, the Milwaukee-area Center for Independent Living, will be offering Homebuying Workshops throughout the summer. The two-part workshops educate consumers about the entire home buying process from start to finish. In the first session you will learn about the lending process, financial budgeting and credit issues. The second session will focus on the process of selecting a home and the role of the real estate professional and home inspector. Also covered is homeowner responsibility and home maintenance. Those who attend and complete both workshops will receive a certificate of achievement that is required if you wish to apply to the Homeownership Downpayment Assistance Program, a program offering forgivable loans to first-time homebuyers with disabilities that can be used for down-payment or closing costs and/or accessibility modifications.

There is no charge for these workshops. Summer workshops are scheduled for July 13-14, August 10-11 and September 14-15 from 1 p.m. - 4 p.m. and will be held at IndependenceFirst's Milwaukee location: 600 W. Virginia Street. For more information, call (414) 291-7520.

### ***2006 Flower Bulb Fundraiser***



New Horizons Un-Limited is once again offering up a beautiful selection of spring blooming flower bulbs during our 4<sup>th</sup> Annual Flower Bulb Fundraiser. As in years past, our fundraiser features quality, affordably priced, spring-blooming bulbs from Van Bourgondien, a trusted name in the gardening industry for more than 100 years. Beauty abounds in the selection of Tulips, Daffodils, Hyacinths, Irises, Lilies and more!

Via the Van Bourgondien Fundraising with Flowers program we keep 50% of all sales! Please, help us make this year's sale a success. Purchase some bulbs for your garden and be sure to ask your friends and family if they have a spot or two in their gardens for flowers that will not only bring beauty for years to come, but will also support a very worthwhile endeavor to serve our community members with disabilities.

Contact us today at (414) 299-0124 to request your full color brochure. The brochure and order form will also be available for download from the NHU website in mid-July.

Visit [www.new-horizons.org/06bulb.html](http://www.new-horizons.org/06bulb.html) to view the selection of bulbs in the full color brochure and to download the order form.

## 3<sup>rd</sup> Annual Benefit Golf Outing – A smashing success

The results are in: sunny skies, great golf, super golfers, tremendous sponsors, delicious food - a smashingly successful event. Our 3<sup>rd</sup> Annual Benefit Golf Outing, held on June 7<sup>th</sup> at Hawk's View Golf Club in Lake Geneva was our best yet, raising thousands of dollars over previous years.

This success was in large part thanks to our Gold, Silver and Bronze Eagle Sponsors, Johnson Controls, Miller Engineering Information Technologies Group and FABCO Power Systems. We also welcomed sponsorships from dozens of other companies, which offered everything from dinner and lunch sponsorships to silent auction and golfer gift donations. Of course the generosity of our 90+ golfers cannot go unmentioned, as their enthusiasm helped double the proceeds of our after-round raffle and silent auction.

The success of this event is only made possible by the commitment of our volunteers. We want to extend a very special thank you to each and every volunteer that contributed to our success. Thank you for sharing your time and talents with us!

### Our Eagle Sponsors



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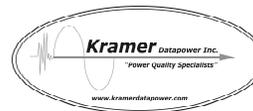
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