



The Westfield Times

A Publication of the Westfield Neighborhood Improvement Association

May 2005

Community News

BE A MENTOR

Baltimore Rising is looking for mentors. Who can be a mentor? Anyone 21 years of age. Anyone who can spare a least one hour a week. Anyone who can pass a preliminary background check. Anyone who wants to help youth. Anyone who can offer friendship, support, and inspiration to a young person in need. Anyone with a sincere interest in helping youth develop their potential. If you are interested in becoming a mentor contact Jamaal Moses, Executive Director of the Mayor's Office for Children, Youth, and Families at 410-396-4274.

TRUANCY ISSUES

If you see any youngsters roaming the neighborhood during school days and hours call the Truancy Assessment Center at 443-984-2822. An officer should come out that is trained in truancy assessment and perform the appropriate follow-up.

Crime and Safety

Identity Theft

How can someone steal your identity? Identity theft occurs when someone uses your personal information such as your name, Social Security number, credit card number or other identifying information, without your permission to commit fraud or other crimes.

Identity theft is a serious crime. People whose identities have been stolen can spend months or years - and their hard-earned money - cleaning up the mess thieves have made of their good name and credit record. In the meantime, victims may lose job opportunities, be refused loans, education, housing or cars, or even get arrested for crimes they didn't commit.

How Identity Theft Occurs

Skilled identity thieves use a variety of methods to gain access to your personal information. They get information from businesses or other institutions by:

- stealing records from their employer, or hacking into the organization's computers.
- rummaging through your trash, or the trash of businesses or dumps in a practice known as "dumpster diving."

- obtaining credit reports by abusing their employer's authorized access to credit reports or by posing as a landlord, employer, or someone else who may have a legal right to the information.
- stealing credit and debit card numbers as your card is processed by using a special information storage device in a practice known as "skimming."
- stealing wallets and purses containing identification and credit and bank cards.
- stealing mail, including bank and credit card statements, pre-approved credit offers, new checks, or tax information.
- completing a "change of address form" to divert your mail to another location.
- stealing personal information from your home.
- scamming information from you by posing as a legitimate business person or government official.

How Can I Tell if I'm a Victim of Identity Theft

Monitor the balances of your financial accounts. Look for unexplained charges or withdrawals. Other indications of identity theft can be:

- failing to receive bills or other mail signaling an address change by the identity thief
- receiving credit cards for which you did not apply
- denial of credit for no apparent reason
 - receiving calls from debt collectors or companies about merchandise or services you didn't buy.

If an identity thief is opening new credit accounts in your name, these accounts are likely to show up on your credit report. You can find out by ordering a copy of your credit report from any of three major credit bureaus. If you find inaccurate information, check your reports from the other two credit bureaus.

If Your Identity Has Been Stolen

1. Place a fraud alert on your credit reports and review your credit reports.
2. Close any accounts that 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.
4. File a complaint with the FTC.

In and Around the House

Keeping Pest Out of the Garden Organically

Tired of sharing your fresh produce with so many pests? The good news is you don't have to pollute and poison to stop slugs or drive out rabbits. There are plenty of preventive measures, deterrents, and powerful, natural preparations to try instead. Of course, *natural* doesn't necessarily mean *safe*; rather, natural products typically pose less of a threat to the environment than their synthetic counterparts. As such, it's always best to use pesticide waxes, soaps, and sprays sparingly and according to label directions.

Rabbits, Squirrels and More You can make especially tasty plants more difficult for rabbits and other small animals to access by surrounding them with thorny rose clippings or brambles. Should they still make their way to your crops, you can use hot pepper extracts to make their meals more memorable. Hot Pepper Wax Animal Repellent is made from hot cayenne peppers and discourages nibblers from returning.

Slugs Although no one is completely sure why, copper seems to stop slugs and snails in their slimy tracks. Copper barrier tape can be wrapped around plants, planters, and raised garden beds to keep them away. Slug Stop—made with coconut oil soap—is another slug barrier, and it also works on snails.

Insects If you're growing broccoli, cabbage, cantaloupe, cauliflower, cucumbers, eggplant, potato, squash, or sweet corn you are very likely to see signs of insect damage. The safest way to protect them is also the most labor-intensive—regularly picking off problem insects and their eggs by hand. Periodically spraying plants with a heavy stream of water may help, too. There are even barrier methods to keep insects off of your plants. For instance, can you imagine trying to walk over piles of broken glass as large as you? An abrasive barrier to crawling insect pests, Diatomaceous Earth Crawling Insect Killer acts a lot like that. Insecticidal sprays are your last line of defense. You can make your own concoction or try one of many organic, biodegradable products such as Neem Pestsoap Spray or Neem Oil which affect spidermites, whiteflies, aphids, climbing cutworms, thrips, and others. Neem oil comes from neem trees and interferes with insect pest reproduction and feeding for a steady decline in population.

City Services

Education

Enoch Pratt Free Library , Baltimore's Public Library	(410)	396-5430
To contact the School Superintendent	(410)	396-8803
To find out about school closings, holiday schedule	(410)	396-8577
To receive a <i>Cultural Resource Guide</i>	(410)	396-4575 TTY or voice
The Ripken Learning Center	(410)	752-3595
To find out about adult literacy or pre-employment training program	(410)	576-7323

2nd Annual WNIA Community Yard Sale

May 14, 2005 10:00 - 4:00

Rain date May 21

Those interested in participating please contact 410-254-WNIA or online @ www.wnia.com

NEXT MEETING

May 3 , 2005 7:30 pm

**The Holiday House 6427 Harford Rd
Baltimore, MD 21214**

Membership Dues: \$10 per year, per household

Mail to P.O. Box 28244 Baltimore, MD 21234 or pay online www.wnia.com

Name _____ Phone _____

Address _____

Email _____