

LOCALNEWS

Don't let your summer getaway open the door to fraudsters

BBB tips to protect yourself on vacation

BY BBB STAFF REPORT

Summer is a great time for getaways, but while you're on vacation, criminals are still hard at work. Better Business Bureau of Minnesota and North Dakota warns consumers that they can find themselves tripped up by their own vacation plans if they don't first take some precautions.

"Scammers never stop thinking, so consumers have to be looking ahead too," said Dana Badgerow, president and CEO of BBB of Minnesota and North Dakota. "The stakes are always high."

According to Javelin Research's 2014 Identity Fraud Study, more than 13 million Americans had

their identities stolen last year, and it cost an average of \$3,500 to fix related problems. According to the Federal Trade Commission, ID theft has surpassed drug trafficking to become the most prevalent crime in the nation.

BBB of Minnesota and North Dakota advises consumers to be on the lookout for fraud in all of its forms, particularly technology-based schemes. Here are steps people setting out on vacation can take to protect themselves:

Keep an eye on your credit cards – When standing in line at a ticket counter or restaurant, don't leave your credit card in plain view. Someone can snap a photo of it over your shoulder and use the informa-

tion fraudulently.

Copy vital cards and documents – It's a good idea to keep a record of your credit card, passport and other important numbers – in a safe place – in case your wallet or purse is lost or stolen. Leave identity documents and cards that you don't need at home. Make sure you keep a record of customer service numbers in case you run into a problem while you're out of town.

Check receipts during vacation and after – When you get home, go through your bank and credit card statements to look for any unauthorized charges. If something is amiss, contact your financial institution immediately.

Manage your mail and

newspaper delivery online – Before leaving town, visit www.usps.com/manage-your-mail to have your mail held while you're away. It's a good idea to do the same thing with the daily newspaper and ask a neighbor to collect any packages shipped special delivery.

Be careful with social media – Make sure nobody in your family announces that you're going away for an awesome vacation. If your account settings are public, people you might not want to have that information can easily access it. Always be careful when posting photos from out of town for the same reason. Be sure you're clear about your privacy settings on your social media accounts, and remember, people talk. There will be plenty of time to

post your fun photos when you've returned from your trip.

Don't get skimmed – Always inspect the card reader slot before using a standalone ATM or gas pump. Law enforcement agencies warn that criminals can place a fake card slot cover on these machines to enable them to capture customers' financial information.

If you plan to use your credit cards while away, it may also be a good idea to contact your credit card provider or bank ahead of time. In an effort to prevent losses from fraud, financial institutions may refuse some credit card transactions from out of state if they do not match your typical spending pattern. Letting your credit card provider and bank know when you are leav-

ing town — and returning — and where you are going might prevent a hold from being placed on your credit or debit card.

For more helpful tips, the latest consumer news and free Business Reviews, visit www.bbb.org.

The mission of Better Business Bureau is to be the leader in building marketplace trust by promoting, through self-regulation, the highest standards of business ethics and conduct, and to instill confidence in responsible businesses through programs of education and action that inform, assist and protect the general public. Hours are 8 a.m. to 5 p.m. Monday through Friday. Contact BBB at bbb.org or 651-699-1111, toll-free at 1-800-646-6222.



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HAPPY Anniversary
On the 5th

Love Sherwin



Happy 11th Birthday



Kaylan Thompson

Love, Grammy and Grandfather Hogan

HAPPY Anniversary
Sherwin & Heidi

Love Mom & Ray





Happy 18th Birthday Marissa
Love your Family


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HAVE YOU EVER THOUGHT OF BECOMING A FOSTER CARE PARENT?



Koochiching County needs more foster homes in order to keep children in the county. Without enough licensed foster care homes, children are sent outside Koochiching County, which makes it challenging for staff to work toward the ultimate goal of family reunification.

For more information on becoming a foster care parent, Contact:
Derek Lunser
Koochiching County Public Health and Human Services
218-283-7000

NOTICE OF COUNTY TIMBER AUCTION SALE

ON KOOCHICHING COUNTY TAX-FORFEITED LANDS
INTERMEDIATE AUCTION SALE
10:00 AM
Wednesday, August 6, 2014

REGULAR AUCTION SALE
Immediately following Intermediate Auction
Wednesday, August 6, 2014

BIG FALLS COMMUNITY BUILDING
Big Falls, MN

Complete information may be obtained from the Land and Forestry Office located in the Courthouse in Int'l Falls, and from County Land and Forestry Offices in Littlefork, Big Falls and Northome

AGENDA

City of International Falls - City Council Regular Meeting
4:30 P.M., Monday, August 4, 2014
Council Chamber, 600 Fourth Street

PLEDGE OF ALLEGIANCE TO THE FLAG

CALL TO ORDER

ROLL CALL

APPROVAL OF MINUTES

1. Minutes of the Monday, July 21, 2014 regular City Council meeting (Council action-motion)

PAYMENT OF CLAIMS AND APPROVAL FOR PAYMENT OF ACCOUNTS PAYABLE

1. CLAIMS

a. Transfer Claims
to: City of Intl Falls Fund #101 from: City of Intl Falls Fund #812 \$1,189.67
Lodging tax (Council action- motion)

b. Regular Claims (Council action- motion)

AUDIENCE – OPEN FORUM

(The Open Forum is an opportunity for the audience to address the City Council on any matter not listed on the agenda. Please limit your comments to five minutes.)

1. Bradley M. Peterson, Senior Attorney/Lobbyist, Coalition of Greater Minnesota Cities (CGMC)

PUBLIC HEARINGS

OPENING BIDS (AND/OR QUOTES)

OLD BUSINESS

CONSENT AGENDA

The Consent Agenda allows the City Council to take action on routine matters by one motion that shall not be debated and shall be adopted by unanimous vote of those present. Any individual council member may remove an item from the Consent Agenda for discussion on the regular agenda. (Council action – motion)

NEW BUSINESS

1. Renewal of Joint Powers Agreement Establishing A Joint Recreation Commission and Defining Its Powers (Council action-motion)

2. Approve Mayor appointments (Council action- motion)

a. Library Board members

3. Report of Legislation and Land Use:

a. KOOTASCA Community Action city license application – second hand goods dealer (Council action-motion)

b. Keep Enterprises/Bootleggers Liquor, LLC city license application – 3.2 off sale, cigarette, gasoline pumps, restaurant, off-sale liquor (Council action-motion)

4. Report of Budget & Finance: Financial options to support the airport terminal project, public infrastructure/capital improvements, and administration costs (Council action-motion)

5. Multi-Modal Distribution Center project - status update and use agreement (Council action-motion)

6. Any other business

REPORTS OF ALL BOARDS, COMMITTEES AND DEPARTMENT HEADS

1. Reports of the Administrator, Attorney, and Department Heads

2. Reports of the Mayor, Council Committees, Boards and Commissions

REPORTS OF MAYOR, COUNCIL COMMITTEES, BOARDS AND COMMISSIONS

AUDIENCE – OPEN FORUM

CORRESPONDENCE

1. Arrowhead Regional Development Commission (ARDC) preliminary budget and ad valorem tax levy for 2015. (Council information)

REMINDERS

1. Next regular City Council meeting is Monday, August 18, 2014 at 4:30 P.M.

ADJOURNMENT

Note: Matters inappropriate for consideration at the meeting or not in the order specified shall not be considered except 1) with the unanimous consent of the members of the City Council, or 2) scheduled public hearings or bid lettings, but not before the time stated in the notice.

The City of International Falls complies with the Americans with Disability Act. Individuals with disabilities requiring special aids should contact the City Administrator, 600 Fourth Street, International Falls, MN, 56649, 218-283-9484, at least 48 hours prior to the scheduled meeting.