

HELLO  
Spring

**March 2018**

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## Your Monthly News & Updates

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# Upcoming Shredding Events

Mark your calendar for some upcoming community shred days in and around Bowling Green.



## Community Shred Event

### Location

H&R Block  
340 Office Park  
Columbia, KY 42728

### Date and Time

March 31, 2018  
10:00 AM- 1:00 PM

## Community Shred Event

### Location

Lyon-Dewitt-Berry Funeral Home  
503 East Main Street  
Campbellsville, KY 42718

### Date and Time

April 14, 2018  
9:00 AM-12:00 PM  
No cost to participate

## Hazardous Household Waste

### Location

Greenwood High School  
5065 Scottsville Road  
Bowling Green, KY 42104

### Date and Time

April 21, 2018  
8:00 AM-1:00 PM  
No cost to participate

# What to Do if Your Identity Has Been Stolen

As more and more of us use the Internet to shop, bank, file taxes, pay bills and more, identify thieves are finding creative ways to steal personal information. It is estimated that 58 records are stolen every second at an average cost of \$141 each. With the recent Equifax data breach, here are some ways you can protect yourself:



1. **Check Your Free Credit Report** - You can get a free credit report at [annualcreditreport.com](http://annualcreditreport.com) each year.
2. **Monitor Your Credit Card and Bank Accounts** - Many of us tend to set these to auto pay and get busy or lax about checking them. Monitor these accounts regularly to look for unauthorized charges.
3. **Freeze Your Credit File** - If you see any unauthorized charges, a freeze will make it more difficult for a thief to open a new account in your name.
4. **Place a Fraud Alert on Your Credit File** - If you think you've been the victim of fraud, placing an alert on your account will warn creditors that your identity was stolen and prompt them to verify the identity of anyone seeking credit in your name.
5. **File Taxes Early** - This prevents scammers from filing for you and collecting your refund.
6. **Contact Your Bank, Credit Card and DMV** - If you suspect your information has been stolen, contact your bank and credit card companies immediately to close your account, cancel your card and get a new one. If your license was stolen report it to your local DMV so they can flag it in case someone tries to use it.

Sources: CNN, FTC, Kiplinger's Personal Finance

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## Spring-ing Forward

### What is Daylight Saving Time?

Daylight Saving Time is one of those weird quirks of the Western world -- most countries outside Europe and North America don't take part. Everyone, for the most part, is pretty excited to fall back in October and bemoans losing an hour of sleep in March.



### Timeline of this event:

1784 - The idea of daylight saving is first conceived by Benjamin Franklin.

1914-1918 - Britain goes on DLS during World War I.

March 19, 1918 - The Standard Time Act establishes time zones and daylight saving. Daylight saving is repealed in 1919, but continues to be recognized in certain areas of the United States.

1945-1966 - There is no federal law regarding Daylight Saving Time.

1966 - The Uniform Time Act of 1966 establishes the system of uniform Daylight Saving Time throughout the United States. The dates are the last Sunday in April to the last Sunday in October. States can exempt themselves from participation.

1974-1975 - Congress extends DLS in order to save energy during the energy crisis.

1986-2006 - Daylight Saving Time begins on the first Sunday in April and ends on the last Sunday in October.

August 8, 2005 - President George W. Bush signs the Energy Policy Act of 2005 into law. Part of the act will extend Daylight Saving Time starting in 2007, from the second Sunday in March to the first Sunday in November.

Source: CNN

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