



# The Hearth



Hearthstone Board

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Newsletter of the Hearthstone Village Association

[www.hearthstonevillagecommunityassociation.com](http://www.hearthstonevillagecommunityassociation.com)

## My Best Friend

He's always eager to take me for walks through the neighborhood. Everything is an adventure to him. He was with me while I sadly packed the Impatiens and Begonias away after the morning freeze. He walks with me while I admire the Fall colors that has replaced the flowers. He helps me greet friends and neighbors. He never worries about the economy. He even comforts me when I start to worry about it. He greets me every morning and puts a smile on my face. He loves unconditionally, listens intently, and even talks to me. I have to concentrate to catch what it is he wants from me but he usually gets the point across. He is truly my best friend. I can trust him with my deepest feelings knowing he will never betray my confidence. I don't always understand his ways but I know he'll take me down the right path. After all, he did create this world and he is always in control. Every morning I ask him to help me to be the man that my dog thinks I am. He has blessed this neighborhood and our great nation.

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## Crime & Safety

October 31st is the time to set your clocks back one hour before going to bed. It's also a good time to check and change the batteries in you smoke alarms. **And**, if you have any carbon monoxide alarms, check to see if they need to be replaced (Carbon Monoxide alarms have a service life of only 5-7 years before they need to be replaced). If your not sure how old yours is, it should be replaced and the new one should be marked with the date you put it up.

Please remember to come to a complete stop at our four-way stops signs. It needs to become a habit. If you develop the habit of "drifting" through the stop signs it could become an uncurious habit that leads to an accident, or someone being hurt.

Bill Smith

Crime & Safety Watch

## Events Calendar

Oct 26 Association Meeting

Oct 31 Trick or Treat

(6pm to 8pm at houses with porch light on)

Nov 30 Association Meeting

Dec (No Association Meeting)

Jan 25 Association Meeting

## Halloween Safety Tips

Parents of trick-or-treating kids can get so caught up in the fun themselves that they might forget some simple safety ideas that could save everyone some trouble. Having a fun and safe Halloween will make it all worth while. Below are just a few common sense tips that can help.

- Know the route your kids will be taking if you aren't going with them.
- The best bet is to make sure that an adult is going with them. If you can't take them, see if another parent or a teen aged sibling can go along.
- Know what other activities a child may be attending, such as parties, school, or mall functions.
- Make sure you set a time that they should be home by. Make sure they know how important it is for them to be home on time.

## Rezoning for Crazy Pinz

Those of you that attended and gave feedback to Councilman Didiers will be happy to know that he and the city council heard your voices. It is encouraging to see that our politicians still listen to the people. They changed their votes for their constituents. We may not have liked Councilman Didiers first thoughts on the matter but he did listen to the voters. Shows what the voters can do when they pull together and get involved. The only voice NOT heard is the silent one.

## Solid Waste Management quoted from Fort Wayne Website

### **§ 50.05 LOCATION OF REFUSE STORAGE CONTAINERS AND RECYCLING CONTAINERS.**

Between days of regular collection for solid waste items, the owner, tenant, lessee occupant, or agent of any property, commercial or residential, shall provide a place to store refuse (including bulky waste), recyclables, and/or yard waste (excluding leaves placed at the curb as part of the city's fall leaf collection) which shall be sheltered from street view, if possible, given lot size and configuration. Compost piles shall be located on the property so as not to be visible from the street whenever possible. Refuse storage containers, compost piles, bulky waste, yard waste, yard waste and/or recyclables must not impede pedestrian or vehicular traffic along sidewalks, alleys, streets and/or other public rights-of-way. If refuse collection is in the alley, refuse storage containers may stay at the alley as long as they do not impede pedestrian or vehicular traffic along the alley and/or public right-of-way. (Ord. G-24-96, passed 10-8-96; Am. Ord. G-38-07, passed 12-18-07) Penalty, see § 50.99

### **§ 50.06 SET-OUT TIME FOR REFUSE CONTAINERS AND RECYCLING CONTAINERS.**

(A) All residential garbage, curbside recycling and yard waste collections will be made between the hours of 5:00 a.m. and 11:00 p.m. on the designated collection day. Refuse containers, refuse bags, garbage can liners, bulky waste, recycling containers, and/or yard waste containers (excluding leaves placed at the curb as part of the city's fall leaf collection) shall be set out at the refuse collection site, curbside or alley, on the designated collection day before 5:00 a.m. and no earlier than noon of the day preceding the regular collection day. The refuse containers, refuse bags, garbage can liners, bulky waste, recycling containers, and/or yard waste containers (excluding leaves placed at the curb as part of the city's fall leaf collection) shall be removed from the refuse collection site no later than noon on the day after the regular collection. The owner, tenant, lessee occupant, or agent of any property shall promptly clean up and remove any scattered solid waste, rejected items, recyclable material and/or yard waste (excluding leaves placed at the curb as part of the city's fall leaf collection) from the property before noon on the day after the scheduled date of regular collection. Missed collections that are a result of the contractors' negligence will be an exception to having solid waste materials removed from the refuse collection site no later than noon the day after the regular collection day. (B) It shall be unlawful and a violation of this section to knowingly dispose of motor oil antifreeze, car batteries, and other toxic materials in with garbage and/or recycling collection. (Ord. G-24-96, passed 10-8-96; Am. Ord. G-38-07, passed 12-18-07) Penalty, see § 50.99

## **ATTORNEY'S ADVICE - NO CHARGE**

**Read this and make a copy for your files in case you need to refer to it someday. Maybe we should all take some of his advice!**

**A corporate Attorney sent the following out to the employees in his company.**

- 1. Do not sign the back of your credit cards. Instead, put "PHOTO ID REQUIRED."**
- 2. When you are writing checks to pay on your credit card Accounts, DO NOT put the complete account number on the "For" line. Instead, just put the last four numbers. The credit card company knows the rest of the number, and anyone who might be handling your check as it passes through all the check processing channels won't have access to it.**
- 3. Put your work phone # on your checks instead of your home Phone. If you have a PO Box use that instead of your home address. If you do not have a PO Box, use your work address. Never have your SS # printed on your checks. (DUH!) You can add it if it is necessary. But if you have it printed, anyone can get it.**
- 4. Place the contents of your wallet on a photocopy machine. Do both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to Call and cancel. Keep the photocopy in a safe place. I also carry a Photocopy of my passport when I travel either here or abroad.**

**We've all heard horror stories about fraud that's committed on us in stealing a Name, address, Social Security number, credit cards. Unfortunately, I, an attorney, have firsthand knowledge because my Wallet was stolen last month. Within a week, the thief(S) ordered an Expensive monthly cell phone package, applied for a VISA credit card, had a credit line approved to buy a Gateway computer, received a PIN number from DMV to change my driving record information online, and more.**

**But here's some critical information to limit the damage in case this happens to you or someone you know:**

- 5. We have been told we should cancel our credit cards immediately. But the key is having the toll free numbers and your card Numbers handy so you know whom to call. Keep those where you can find them.**
- 6. File a police report immediately in the jurisdiction where your credit cards, etc., were stolen. This proves to credit Providers you were diligent, and this is a first step toward an Investigation (if there ever is one).**

**But here's what is perhaps most important of all: (I never even thought to do this.)**

- 7. Call the 3 national credit reporting organizations Immediately to place a fraud alert on your name and also call the Social Security fraud line number. I had never heard of doing that until advised by a bank that called to tell me an application for credit was made over the Internet in my name. The alert means any company that checks your Credit knows your information was stolen, and they have to contact you by phone to authorize new credit.**

**By the time I was advised to do this, almost two weeks after the theft, all the damage had been done. There are records of all the Credit checks initiated by the thieves' purchases, none of which I knew about before placing the alert.**

**Since then, no additional damage has been done, and the thieves threw my wallet away this weekend (someone turned it in). It seems to have stopped them dead in their tracks.**

**Now, here are the numbers you always need to contact about your wallet, etc., has been stolen:**

- 1.) Equifax: 800-525-6285**
- 2.) Experian (formerly TRW): 888-397-3742**
- 3.) Trans Union : 800-6807289**
- 4.) Social Security Administration (fraud line):800-269-0271**

**If you are willing to pass this information along, it could really help someone that you care about.**