

10 years, the statistics say that 50 percent of Americans will fall victim to this crime, he said. It is the only crime where the victim is left to sort out the consequences themselves.

Johnson said, "Most of our identity theft is committed by methamphetamine addicts.... Identity theft is a very easy crime to commit and it's a very difficult crime to catch." He explained that meth addicts "have chosen this low-hanging fruit of crime to fund and fuel their drug habit." They want people's purses, wallets, credit cards, and checks, because they can turn them into cash. Johnson warned that these criminals are everywhere, actively watching and targeting people, and "watching older adults prominently."

He said that Colorado has some of the highest numbers of methamphetamine-related identity theft in the U.S. and usually ranks about fifth in the country, despite its smaller population. Since Colorado laws have virtually eradicated home meth labs, a better and cheaper supply is now coming into the country from Mexico. Denver's central location and good north-south and east-west highway system has made it the methamphetamine hub of the U.S. Johnson said, "We have a disproportionate rate concerning identity theft crime."

Johnson described how identity thieves work in pairs and target grocery stores. One will distract a shopper while the other takes their wallet. They then act very quickly to maximize credit card spending online. Johnson recommends keeping a copy of your credit card company's contact details on hand so that, should this happen to you, you can quickly contact the company to cancel the cards.

What to do to protect yourself

Johnson's advice included:

- Carry personal financial information in a small wallet in a front pocket so it is less likely to be stolen.
- Reduce the items you carry, ideally, to your driver's license, one check, and one debit or credit card.
- Keep your credit card company's contact details to hand so that you can contact them quickly if your card is stolen.
- Do not carry your Social Security number, checkbook, or numerous credit cards in public.
- Try to use alternative ways of paying bills rather than writing checks because your personal checking account number is printed on every check. Banks and credit unions will set up an automatic bill pay service free of charge for seniors.
- Place mail with bills to be paid at the Post Office, not in your mailbox with the flag up.
- Request that new boxes of checks be held at your bank or credit union rather than mailed to you.
- Call the credit reporting agencies' "opt out line" to be taken off mailing lists for unsolicited preapproved credit card offers: 1-888-567-8688 or www.optoutprescreen.com.
- Call your bank or credit union and ask to opt out of its marketing programs.
- Call the customer service numbers for your credit cards and ask to opt out of all marketing programs, including "convenience checks."
- Do not let your credit card out of your sight as often happens at restaurants. Consider taking out cash in advance for payment instead.
- Check your bank and credit card statements regularly.

ly. Federal law gives you 30 days to alert your bank of fraudulent charges and 60 days to contact credit card companies. In both cases, you can only be held responsible for a maximum of \$50.

- Arrange for a credit card security freeze to be put on your credit reports so that, even if someone has your name and Social Security number, they will not be able to get credit in your name. To place a freeze, you should send a request in writing by certified mail (because you must include personal financial information) to each of the three major consumer credit reporting agencies, Equifax, Experian, and TransUnion. The initial freeze is free of charge. There can be a charge of up to \$10 per agency to permanently or temporarily unlock a freeze that would have to happen to allow you to apply for new credit.

Johnson ended by saying "The goal is 'be safe' because even with all of this I can't keep you from becoming a victim of identity theft, but we have made you a harder target."

Further information on this subject is contained in the brochure "Power Against Fraud: Fighting Back Against Identity Theft" produced by the 1st Judicial District Attorney's Office. Hard and electronic copies are available from Johnson (contact details below).

Cary Johnson can be contacted at csjohnso@Jeffco.us. To report fraud, call 303-271-6980.

The seminar was sponsored by Brad Lundberg, financial advisor at Edward Jones, Monument.

Helen Walklett can be reached at helenwalklett@ocn.me.

Northern El Paso County Coalition of Community Associations (NEPCO), Jan. 7

Committee and county speak on development

By Jackie Burhans

The Land Use and Transportation Committee of the Northern El Paso County Coalition of Community Associations (NEPCO) presented information on the following projects at the Jan. 7 meeting:

- North Bay at the north end of Lake Woodmoor is an infill development that will have 28 townhomes.
- Sanctuary Pointe, originally proposed in 2004-05, has three phases that range from single-family lots in paired lots to larger lots with a variety of terrain that includes green space and rocky outcroppings. It is currently in phase 2. There is some protected Preble's mouse habitat in this area, and discussion of creating a reservoir to hold water and coordinating with other water districts. A meeting was held on Jan. 23 to solicit community input.
- The Colorado Department of Transportation held meetings in Library 21C on expediting the I-25 widening project, focusing on "The Gap" between Monument and Castle Rock. For more information on this meeting, see the article at <http://www.ocn.me/v17n2.htm#cdot>.
- John Maynard of NES Landscape Engineering spoke about the Academy Gateway commercial center at Northgate Road. This area is zoned commercially and has been under review for three years, with the subdivision plan before the county now. Maynard noted there is a process underway to look at a roundabout at Gleneagle and Struthers vs. a signalized intersection as originally conceived.

El Paso County Planning and Community Development Mark Gebhardt, deputy director, and Craig Dossey, ex-

ecutive director of El Paso County Planning and Community Development, spoke on changes and goals of the department. 2016 was a very active year for the county, with an 18 percent increase over 2015 in the number of permits. Staff review of projects has increased 8 percent. Planning, engineering, inspection, and code enforcement are all in the same department, and the name has changed to better reflect the county's focus and be more forward thinking. They have started working on a new process to allow builders to submit documents online and have them reviewed and signed off on electronically. This change requires coordinating different computer systems both internally and externally.

In 2017 there will be two new commissioners and a drive to provide electronic information on land use projects. Submissions and questions should come through Planning and Community Development to avoid ex parte communication and maintain the fairness of this quasi-judicial process. Other challenges include the retirement of code enforcement for the northern part of the county, sidewalk construction responsibility issues in urban areas, developing a water master plan, and dealing with marijuana issues and group homes.

Monument planner

Monument Principal Planner Larry Manning spoke informally about his tenure of just over a year with the Town of Monument. He came in just after the methadone clinic issue and had to rebuild the Planning Department, and he faced a steep learning curve. He is acclimating to the process and the different zoning classifications in the town as well as the much longer development plans that he was used to. Because of staffing and meeting fre-

quency, reviews take longer than he's accustomed to. He is also still learning about the different metro districts and the different utility supplier districts as well as the Preble's mouse habitat issues. He noted that the town's comprehensive plan has been updated and put on the town website.

In 2017, NEPCO will meet every other month with the following tentative programs that will mix forums and speakers:

- March 11 – District Fire Chiefs' Forum
- May 13 – Homeowners Association (HOA) Attorney Lenard Rioth
- Jul. 15 – Water Districts' General Manager Forum
- Sep. 9 – County Commissioner Darryl Glenn
- Nov. 18 – Energy Providers Forum

NEPCO's mission is to promote communication and interaction among HOAs of northern El Paso County in order to exchange ideas on topics of common interest and to develop collective responses to the county on issues affecting the quality of life of NEPCO member associations. NEPCO meets every other month on the second Saturday from 10 a.m. to noon in the Monument Town Hall conference room, located at 645 Beacon Lite Rd. off Highway 105. The next meeting is scheduled for March 11.

All formal and informal HOAs in northern El Paso County are invited to join NEPCO and should call Bob Swendenburg at 481-2723 or see www.nepco.org.

Jackie Burhans can be reached at jackieburhans@ocn.me.

Pikes Peak Area Council of Governments—Regional Joint Land Use Study, Feb. 23

Council seeks community input for Joint Land Use Study

By Jennifer Kaylor

The Pikes Peak Area Council of Governments (PPACG), the sponsoring organization for the Colorado Springs Regional Joint Land Use Study (JLUS), invited the public to an open house Feb. 23 to examine local land use issues and topics of interest to neighborhoods specifically around the U.S. Air Force Academy (USAFA).

The event was conducted in an open forum at Pikes Peak Library 21c and included two goals: 1. to provide information about the progress of JLUS efforts related to the USAFA and 2. to get public feedback on the draft strategies identified by the working groups and on other topics. More than 60 attendees visited information stations that focused on issues such as trails, compatible

land use, flight training at the Academy, storm water management, and wildfires.

What is a joint land use study?

PPACG states that the "Colorado Springs Regional JLUS will help our region plan for the successful growth and economic health of our community and the continued military operations for the region's five military installations."

JLUS goals include:

- Promote land use compatibility between the installations and surrounding communities.
- Help protect the health and safety of residents and military personnel living or working in and around military installations.

- Encourage cooperative action among military personnel, local community officials, and citizens.

The Colorado Springs Regional JLUS is funded by a two-year grant, awarded to PPACG by the Department of Defense Office of Economic Adjustment, as well as state and local governments. Thus far, PPACG has contacted over 23,000 residents for telephone town hall meetings, conducted presentations for 21 local government and civic groups, and received 681 online surveys.

Participating at the open house

Each of the stations at the open house provided detailed information regarding a particular issue, as well as the corresponding core values of that issue (go to <http://www.ppacg.org/jlus-library/319-jlus-information-slides/>