

THE COMMUNICATOR

NEBRASKA COMMISSION FOR THE DEAF AND HARD OF HEARING
QUARTERLY NEWSLETTER



NCDHH Full Board Votes on New Executive Committee

The NCDHH Full Board voted on a new Executive Committee for Board Chair, Vice-Chair and Secretary. The new Full Board Chair is Ms. Candice Arteaga, Vice-Chair is Mr. Robert Feit and Secretary is Frances Beaurivage.



Ms. Arteaga is serving her second term on the Full Board in her role as a Deaf representative. Ms. Arteaga is involved in the deaf community including Omaha Association of the Deaf.

“Serving on the board has shown me more of what the Commission is about and we have done great things this past year,” Arteaga said. “As a new chairperson, I look forward to learn more and do what is the best thing to do. We have a great team. I want to thank Jeremy Fitzpatrick for being the chairperson the past couple years, he has done well. From what I learned from his leadership, I hope to continue that!”

Mr. Feit has been a member of the Full Board since February 2020 and is a representative of the Hard of Hearing seat on the board. He brings to NCDHH a wealth of knowledge serving on local and state boards.

“I am so pleased to be selected as an officer of this organization,” Feit said. “It gives me the opportunity to contribute to the Deaf and Hard of Hearing community.”



Ms. Frances Beaurivage is serving a role in the Professional seat on the Full Board. Ms. Beaurivage has years of experience interpreting in the community, working with children and Boys Town Research Hospital as the director of the Educational Interpreter Performance Assessment.

“I look forward to serving as secretary for the Board, as you cannot conduct a meeting without someone to keep the records,” Beaurivage said. “Without a secretary, there will be no record! Smile.”

There would not be voting of a new executive committee without the outgoing of three very influential Board members. Dr. Stacie Ray, Jeremy Fitzpatrick and Norman Weverka have each served two terms on our board. December 11, 2020 will be their last Full Board meeting serving in their roles as representatives. Each were asked to reflect on their time serving with questions below:

Jeremy Fitzpatrick, former NCDHH Board Chair, Nebraska Hands & Voices Board member, parent of a child who is hard of hearing

What did you enjoy about your time on the Board?

First, working with the incredible staff and board members of the commission who inspired me with their passion for serving Nebraskans. Second, seeing the hard work of the commission's staff translate into improved access to society for deaf and hard-of-hearing Nebraskans.

What are some take-away thoughts/things you have learned while being a Board member

“Never doubt that a small group of thoughtful, committed, citizens can change the world. Indeed, it is the only thing that ever has.” Margaret Mead.



Dr. Stacie Ray, audiologist, professor of practice at University of Nebraska-Lincoln, administrator of HearU Nebraska

Are there any areas in which you would like to continue to be involved?

My involvement with NCDHH dates back many years, and I will continue to collaborate as an active partner. My professional work will continue to intersect with NCDHH through the Nebraska Hearing Aid Banks, NE-EHDI, and future projects.

What are some take-away thoughts/things you have learned while being a Board member?

I am absolutely honored to have served on the NCDHH Board for 6 years. The advocacy efforts of NCDHH are critical to ensure equal access for our Deaf, Deaf-Blind, and Hard of Hearing citizens. These advocacy efforts are multi-pronged and include education, legislation, and community awareness. The efforts of the talented staff, and the collaboration with critical partners, helps provide the tools and services that our Deaf, Deaf-Blind, and Hard of Hearing citizens need to reach a level of equality that should be afforded to every person in Nebraska.



Norman Weverka, former long-time NCDHH Field Representative

What did you enjoy about your time on the Board?

Working with people to help D/HH people in Nebraska. I love working with people, especially those who are D/HH. When I retired, I had the opportunity to get back onto the board so I was thrilled.

Are there any areas in which you would like to continue to be involved?

I would love to continue to be involved as long as I can. The area that is most important to me is my background in social work. I know that when I left there probably wouldn't be others on the board to continue the human services avenue. There are education advocates but we also need people that have a social service or human services background. I don't see a lot of that, and I'm very supportive of someone representing that field.



NCDHH Full Board Openings

The Nebraska Commission for the Deaf and Hard of Hearing (NCDHH) is seeking three individuals interested in serving on the Full Board. Our legislation requires the commission members shall include three deaf persons; three hard of hearing persons and three persons who have an interest in and knowledge of deafness and hearing loss issues. A majority of the commission members who are deaf or hard of hearing shall be able to express themselves through sign language. **Effective January 31, 2021, there are three vacancies:**

- An interest in or knowledge of deaf/hard of hearing issues
 - Deaf
 - Hard of Hearing

The Commission conducts quarterly meetings, generally with the meeting occurring on a Friday. Normally, the meeting times are 8:30 a.m. to 2:00 p.m. In addition, the Commission members may serve on a subcommittee, which generally meets during the board meeting or possibly an additional four times a year. Members will be reimbursed for their travel expenses.

Anyone interested in becoming a Full Commission Member needs to submit an application to the Governor's Board and Commission Office, attention Ms. Kathleen Dolezal, PO Box 94848, Lincoln, NE 68509-4848. Contact Ms. Dolezal at (402) 471-1971 (voice) or (402) 471-2414 (tty) or apply online at: <https://governor.nebraska.gov/board-comm-req>

Seeking LEAD-K Advisory Committee Applicants

Governor Ricketts signed LB 965 "LEAD-K bill" into law. The bill will establish a language assessment program for children who are deaf or hard of hearing. Under LB 965 will be an advisory committee. NCDHH and NDE are looking for qualified applicants to apply for the committee, dedicated to compile data from assessments and research program. The role of the advisory committee is to identify existing resources already developed and made available for use by families, local education agencies, individual family service programs or individual education plans.

Applications will be reviewed and selected with consultation by NDE and NCDHH. The committee will be comprised of a cross section of educators, administrators, deaf and hard of hearing community organization representatives and parents of children who are deaf and hard of hearing. The goal is to have a wide range of people with different experiences, perspective and expertise.

The committee is volunteer only, with communication accommodations provided for each meeting. The first meeting is required attendance and will take place on December 16th at 10:00am-1:00pm in Lincoln with location TBD.

More information on LB 965 can be found at:

<https://nebraskalegislature.gov/FloorDocs/106/PDF/Intro/LB965.pdf>

To apply for the LB 965 advisory committee, please go to:

<https://ncdhh.nebraska.gov/sites/ncdhh.nebraska.gov/files/doc/LEAD-K%20application%209.23.22.pdf>

What Next?

John Wyvill, Executive Director



It has been a busy few years at NCDHH with a number of advocacy accomplishments collaborating with the broader Deaf, Deaf-Blind and Hard of Hearing Community. In the legislation arena, alone, we had four major NCDHH Full Board initiatives successfully passed into law:

- LB 15 of 2019: Children of Nebraska Hearing Aid Act
- LB 248 of 2019: To remove reference of Hearing Impaired in state laws and regulations
- LB 965 of 2020: a combined bill involving-
 - Creation of the LEAD-K Advisory Committee
 - Recognition of American Sign Language on the State Level

All of this activity begs the question: what next in these interesting times during COVID-19?

NCDHH will be moving our focus toward the implementation of LEAD-K legislation. In order to accomplish these objectives we need your support, participation and advocacy. The NCDHH Full Board is working in collaboration with the Nebraska Department of Education in appointing members to the LEAD-K advisory committee. We need your help to find good, qualified people that will be willing to serve on the advisory committee and encourage those to apply. The committee will work together as advocates, parents, professionals, administrators and teachers to accomplish our mutual goal of wanting all kids who are Deaf or Hard of Hearing to be kindergarten ready.

The second advocacy focus for our agency will be the strategic planning process and reviewing our vision, mission and objectives. The NCDHH Full Board needs your help with the following:

What should be the direction of NCDHH now (Vision)?

What NCDHH is going to do and for whom (Mission)?

How to measure and guide our strategies to get where we want to be (Goals)?

As you can see the NCDHH Full Board is not resting on the laurels of our accomplishments in the last few years and has an robust agenda to improve the lives of fellow Nebraskans in the years to come.

Deaf & Hard of Hearing Awareness Day 2020

Sunday, October 4, NCDHH hosted the annual Deaf and Hard of Hearing Awareness event at the Omaha Henry Doorly zoo. Like so many other events, we had to modify plans to ensure we were being safe and socially distanced. A big thank you to Nebraska Association of the Deaf, Nebraska Hands and Voices and other community members and stakeholders who helped share the event so all could enjoy.

We had a great day filled with animal sign class taught by NCDHH Board Member, Jonathan Scherling, door prize donations, and a special reading by Kelly Brakenhoff and her two children's books "Never Mind" and "Farts Make Noise" also read in ASL by Amy Willman.



2021 STRATEGIC PLAN PROCESS

Success Through Collaboration



Virtual Town Hall Meeting **November / December 2020**

- Organize virtual Town Hall Meetings with Q&A from community

Survey **January / February 2021**

- NCDHH team to organize survey to distribute to community & stakeholders
- Collect Survey Feedback - Present at March Full Commission Board Meeting

Develop Town Hall Meetings **April / May 2021**

- Plan & conduct Town Hall Meetings throughout Nebraska including Lincoln, Omaha, central Nebraska - Grand Island/Kearney area, and Western Nebraska
- Collect Town Hall Meeting Feedback - Present at June Full Commission Board Meeting

Review **Summer 2021**

- Review & analyze collective feedback
- Review Goals / Missions / Values
- Adapt & draft updated Goals / Missions / Values
- Present draft at September Full Commission Board Meeting

NCDHH Welcomes Three New Team Members



Hello, my name is Ashley Wulf and I am the new Advocacy Specialist in Omaha. I was born and raised in a small town Estelline, South Dakota. I was born Deaf and at age 2, I went to South Dakota School for the Deaf in Sioux Falls, SD. Until 2nd grade, I transferred to public school in my hometown where I was the only person that is Deaf. Continued my education there until around sophomore year, I went to Minnesota State Academy for the Deaf and graduated there. For college I went to South Dakota State University for a year then I transferred to Gallaudet University in Gallaudet. I graduated there with a Bachelor's Degree in Social work with a minor in Family Children Studies.

After I graduated from Gallaudet I moved back to South Dakota until I got a job offer at Iowa School for the Deaf as a Paraeducator. I worked there for about a year until NCDHH had an Omaha Advocacy Specialist position opened up. I knew I had to grab that opportunity and apply for the position. My passion is to work with the Deaf and Hard of Hearing community and provide them any support they need. My goal is to be able to provide a variety of support to Deaf and Hard of Hearing individuals in the state of Nebraska.

I am excited to meet all of you and work with you too. Please feel free to contact me at any time if you have any questions or in need of services from NCDHH. You may reach me at Ashley.wulf@nebraska.gov.

Hi, my name is Traci Johns and I am the new Staff Assistant in the NCDHH Lincoln office. Born in Nebraska, I have lived in Lincoln for the last 30 years. My background is in Information Technology (IT) as well as experience as a Staff Assistant for another Nebraska state agency. My focus now is on productivity and organization. I love to learn about any topic that I can use or teach others about that increases efficiency.



I am excited to work for NCDHH and learn more about the deaf community and their needs. Please feel free to contact me at any time if you have any questions or in need of services from NCDHH. You may reach me at traci.johns@nebraska.gov.



Hello, my name is Abigail (Abby) Giambattista and I am the new Advocacy Specialist in Lincoln. I was born just south of Los Angeles in a place called Fullerton, however, I grew up in Omaha! I am a fully hearing gal from a fully hearing family, but I discovered sign at when I was in Junior High. I took my first ASL class through my homeschool co-op and then fell in love with it so much that I went on to take classes at Metropolitan Community College. From there I transferred to Augustana University where I earned my BA in American Sign Language interpreting with a scholarship in Theatre.

Through my program, I had the opportunity to intern with Life Interpretation Inc. in Des Moines, IA as a part of my last semester. However, once Covid struck, I moved back to Omaha to finish my degree and volunteer interpret for my church. After graduation, I continued to volunteer interpret and do other odd jobs until the Advocacy Position in Lincoln availed itself. I was elated to seize the opportunity and am grateful to be a part of the team.

My passion is to serve, learn, and grow with the Deaf and Hard of Hearing community. I love people and problem solving, as well as Deaf culture. My goal is to meet the needs of every client and making folks feel seen. I am looking forward to getting to know all of you! Please do not hesitate to reach out if you are in need of any NCDHH services. My email is Abigail.giambattista@nebraska.gov.

The Karma of Gratitude

Sharon Sinkler, Interpreter Program Coordinator



With the holidays right around the corner and a pandemic that has drastically changed our lives during the last 8 months, I came across an article that I thought was fitting to share with you during these trying times that we are all facing.

“Sign Language Interpreters and the Karma of Gratitude,” by Brandon Arthur, founder of Street Leverage, November 22, 2011, states, “It is easy to be disheartened by industry and economic challenges. Unemployment, wage reductions and scant opportunities are just a few things that can describe the last year for sign language interpreters.” I find it interesting that these comments were made in 2011 and are now applicable in 2020. This year has been difficult, to say the least.

This article asks us to express our gratitude for a colleague or leader that has made a difference in our careers. That, by knowing them, is to have been changed for the better. For me, I’d like to give thanks to interpreters and people who are Deaf that I worked with when I was learning to become an interpreter. Sure, as a child of deaf parents I have fluency in the language, but I did not have the skill to interpret or the knowledge these seasoned interpreters had. They taught me the skill of interpreting, incorporating ethics and boundaries. There are so many people, both interpreters and people who are Deaf, that have helped me along the way that I couldn’t possibly name them all for fear of leaving someone out. Without each of you, I would not be where I am today.

So, to each and every one of you, my heartfelt thanks! Thanks for teaching, mentoring and supporting me during my journey to becoming a certified, licensed interpreter. My life and career have been better because of your personal interest in me. Take a moment to give thanks to at least one person who has had an impact on your career; to those who have given us support and the push we needed, when we needed it. Happy holidays!

Traveling During the Holidays

Dillon Curren, Advocacy Specialist



The holiday season is soon upon us and that usually requires traveling to destinations to see friends and families. After a rough year, people are longing to be with their families and friends. If you do choose to see friends and families, here are some safety tips! The first; you should get a COVID test before you travel so you can decrease the risk passing it on.

Second, review other states guidelines for COVID restrictions to make sure you are in accordance with the law along researching what is open or not. Be sure to take precautions if you are traveling by plane to wear masks, adhere to social distancing guidelines, and continue to follow hygiene recommendations. If you are traveling by car, make sure you stock up your car with the necessary supplies as stores across the nation have no guarantee on supply. Try to get supplies you need in your hometown to last you the trip. There is also the issue of winter weather, it can be unpredictable. It is imperative that you check the weather from your starting destination to your final destination and in-between so you can travel safely. If you have a smartphone, I will suggest downloading several apps from your phone store such as Weather Bug, Weather Channel and Drive Weather. They serve as great tools to use when traveling so you can have live updates when you are on the road. If you do decide to travel, please listen to the experts, be prepared, and enjoy your friends, family members and the holidays!

Taking Care of Yourself During Fall

Cody McEvoy, Behavioral Health Coordinator



Fall season is here and during a time of social distancing, this season may be completely different for you and your family. Fall season is usually a popular favorite seasonal for many of our fellow Nebraskans and we want you guys to continue enjoying this season with some ideas listed below! **Take Advantage of Nature and enjoy the seasonal activities here!**

This can include some outdoor orchards in the area picking up some apples and pumpkins. Both are excellent choices for making pie. When we breathe in fresh air, we raise oxygen levels in the brain, releasing serotonin, a neurotransmitter that promotes a state of well-being.

Vala's pumpkin patch is one of the largest fall festivals in the country with over 55 acres of pumpkins, 30 acres of apples, and 25 food locations!



Fall season brings out some great seasonal recipes and flavors to add to your dish. Here are some of the best mental health benefits from your favorite fall foods:

Squash: contains magnesium, an important nutrient that helps with anxiety and stress.

Apples: high in phytonutrients, preventing DNA damage, and high in fiber.

Pumpkin: contains minerals that boost brain function as well as the amino acid tryptophan, which helps brain produce serotonin.

Turmeric: contains healing and anti-inflammatory qualities that can reduce symptoms of depression

Cinnamon: helps regulate blood sugar, which stabilizes mood.

Nutmeg: contains myristicin, a naturally occurring compound that can have relaxing effects on the body.

Planes Trains and What Did He Say?

Aaron Rothenberger, Advocacy Specialist



Almost a year ago, I was at the movie theatre in my town watching the Thanksgiving comedy, Planes, Trains, and Automobiles. There were many fun, fast and loud moments during the film that made me think back to my article about hearing dialog on the television. I wondered if the same tactics and tricks that were suggested could also be used for watching movies at home. (cont. on next page)

(continued) With the holiday season around the corner, and several of my favorite films coming back on television, I thought now was a good time to look into understanding movie dialog and reducing the range of loud to soft audio spikes. In my research for this article, something I did not know before about audio was the Masking Phenomenon. When a movie's score or sound effects are played through the same speaker as the dialog, your brain can have trouble separating the two sounds. This will make it harder to hear the dialog as your attention competes between the two different sounds. As I discussed in the last article, this can be alleviated somewhat by investing in a soundbar or center speaker. But that does not always solve the issue.

While it is true that dialog is placed in the center channel a majority of the time, the center channel is not exclusively reserved for dialog. Sound engineers also put much of the re-recorded sound effects made by human hands and feet in the center channel. Sounds like footsteps, dishes, etc. Hard sound effects can also end up in the center channel, such as car engines. It all depends on the situation that the movie requires. As mentioned in the previous article, these movies are mixed for 5.1 sound systems that movie theatres have. That breaks down to 5 speakers and one subwoofer to accurately play the sound. When you try to compress the audio down to 2 speakers, all of that audio is split between them. This can lead to it being harder to understand the dialog because of the competing sounds, which leads back to the masking phenomenon. All that being said, I still personally believe that adding a soundbar to your home entertainment system will assist with hearing the dialog of films. It is a smart and pretty inexpensive addition.

Another thing I learned for this article, was how important and used the technique of dynamic range was for movies is. Dynamic Range is the difference between the loudest and softest parts of a soundtrack. The wider the range, the larger the dramatic impact. Unfortunately, some of us don't want our socks knocked off by the big hits, and we turn down the volume. This leads to reduced dialog volume, which leads to turning up the volume and this annoying dance of up and down.

This does not just include soundtracks and music. This happens to sound effects too. Some directors will even mix audio to be less understandable. The designs and desires are always to create the most significant impact that sound can make. This poses a problem for people who want to enjoy the movie without the massive swings in sound. This leads us to solutions. Most televisions these days come with an audio option called dynamic range compression. When turned on, this will try to shrink the dynamic range of the entertainment we are watching. This will help even out the highs and lows to a more middle area. This will help alleviate some of the swings and make listening to the dialog a little easier. This is not always named dynamic range compression, though. Sometimes it is called night mode or something like DRC. You may have to look around in the audio settings in order to find it. Other than those two items, the same tips from my previous article applied to movies that could be used to hear better on the television.

Placement of the television is important. If there are echo spots in your television room, they can cause the sound to be mixed up and harder to hear. Moving a television around the room and listening can assist in finding the perfect spot to listen. Closed Captions will make a difference. They will make it easier to catch up on some of the dialog that was missed during the program. Headphones can be a game changer by bringing the sound directly to your ears. They reduce the amount of outside noise and allow the sound to be brought directly to your ears.

I hope that if you are planning on enjoying the holiday movie shuffle this season, that you will be able to watch your favorites without too much trouble. I also hope that these quick tips help you find the best way to enjoy those films. There are many options out there, but finding the perfect fit can be a bit of a bother. Keep at it, and don't let that stop you from enjoying your yearly Charlie Brown Christmas tradition!

Time to Reflect

Jessica Larrison, Education Advocate



This year we have been focused on education in Nebraska more than ever. Over the holiday break I urge families to sit down with their children and have an open conversation about their school. I know this year has been stressful and by the time the holidays come around school is the last thing on your mind and the last thing your child wants to talk about.

I encourage families because it is always better to get ahead of any issue that is starting to come up rather than waiting until the child is so far behind, they can't catch up. Ask your children how school is going. Are they getting all of their accommodations, do they need more or do they need to change them? Are they making friends? All of these things that us parents think just happen at school sometimes don't and our children are struggling with it.

I know as your children get older the less they want to talk to us parents but to start having that open dialog about what they are wanting from their education and from us as a family to help support them can go a long way. As your child starts to reflect on the first half of their school year I also want you as parents to look at things you have been noticing your child experience, especially if they are in the remote environment. Email your IEP team of your data that you have collected during this time. Going remote can seem challenging, but it also is a perfect time to collect data and fight for things you might not have gotten in the past. Again, if your child is struggling and you have any questions please reach out to me and I will help advocate for your child's needs. You may contact me at Jessica.larrison@nebraska.gov.

Nebraska Operator's License (Class O) Knowledge Test to be Available in American Sign Language



Nebraska Department of Motor Vehicles is currently piloting the knowledge test in American Sign Language (ASL) for those who desire to obtain a Standard Operator Driver's License (Class O) in Nebraska.

Currently, the pilot version of the Class O Knowledge Test in ASL is available in Lincoln, Wahoo, York, Seward, David City and Aurora. Statewide deployment will begin November 19, 2020 and the system will be fully deployed on December 9, 2020. No appointment is needed to schedule this exam, unless otherwise noted (based on location, <https://dmv.nebraska.gov/locations>).

For additional information or inquiries, please visit DMV's website at <https://dmv.nebraska.gov/dl/driver-licensing-services>.

Access to Communication

Kim Davis, Advocacy Specialist



Following conversations can be challenging for individuals who may have limited residual hearing or no hearing at all. It is especially challenging during this pandemic when interacting with an individual or group of people in public who wear fully covered facemasks. In addition, with the Holidays occurring, large social gatherings can make conversations difficult to follow with so many visual and audio background noise interferences

This article concentrates on several available Speech-to-Text (STT) and/or Text-to-Speech (TTS) products, depending on the type of electronic device you use. Some of the STT and TTS products listed here may be available at no cost, for a fee and/or offer in-app purchases. I encourage you to explore further using the keywords, such as speech-to-text, text-to-speech or automatic speech recognition programs. Please note that these below apps may not be effective for lengthy or complex discussions or group settings, especially with private and public places that provide services. These should not replace interpreting or captioning service providers when one is request. In addition, not all of the products listed have been download or test by our agency or me. They have been explore as a part of our Information & Resources purpose. These options made available to those who are interest in downloading and exploring what may discretely work best. If you have a fabulous STT or TTS product that is not list, I would love to hear from you!

Product Name	Type of Operating System			Type of Accommodation		Cost	Source
	Android	iOS	Computer	Text-To-Speech	Speech-to-Text		
AVA	X	X	X		X	Basic / Free Community / \$14.95 Month	www.ava.me
Dictation – Dictate Text	X	X	X		X	Free	For Android and iOS Devices: www.howtogeek.com/177387/use-voice-dictation-to-save-time-on-android-iphone-and-ipad For Computer Devices: https://support.microsoft.com/en-us/office/dictate-text-using-speech-recognition-05725ee2-ae2e-438f-847c-b80e754eb50b
Dragon Dictation	X	X		X	X	\$15 / Month	www.nuance.com/dragon/business-solutions/accessibility-solutions-for-business.html
Live Transcribe & Sound Notifications	X				X	Free	www.android.com/accessibility/live-transcribe
Microsoft Translator	X	X	X	X	X	Free	www.microsoft.com/en-us/translator
Noted. – Digital Workroom Ltd		X	X		X	\$2.49 / Month \$23.99 / Year	www.notedapp.io
Otter.ai	X	X	X		X	Basic / Free Pro / \$8.33 Month Business / \$20.00 Month	https://otter.ai
Speak4Me	X	X		X		Free	For Android Devices: https://play.google.com/store/apps/details?id=com.ktech.kartikarora.speak4me&hl=en&gl=US For iOS Devices: https://apps.apple.com/us/app/speak4me-text-to-speech/id894460403
SpeakSee	X	X	X		X	N/A	https://speak-see.com
Speechnotes	X	X	X		X	Free	https://speechnotes.co
Speechy		X			X	Free	https://speechy.app
TTSREADER	X	X	X	X		Free	https://ttsreader.com
Voice Dictation – Speechy Lite		X			X	Free	https://apps.apple.com/us/app/voice-dictation-speechy-lite/id1239150966
Web Captioner			X		X	Free	www.webcaptioner.com

Holiday Shopping Looks Different This Year

Kathy Scusa, Advocacy Specialist



The holidays are fast approaching! Many places still have restrictions in place. Maybe you simply don't want to go out. Online shopping, with the convenience of making purchases at your fingertips and next-day delivery, is quickly becoming the new way to shop for everything from clothing, groceries and household items to wedding and birthday gifts.

There's every reason in the world to shop online. The bargains are there. The endless selection is mind-boggling. The shopping is secure. Shipping is fast. Even returns are easy with the right e-tailers. Shopping has never been easier or more convenient for consumers. And, in the age of COVID, it's safer than going out. You may decide to have your online purchases shipped to your door, shipped to the bride and groom, or you may go to the store for curbside pick-up. The crucial thing is to shop safe! The increased availability of online shopping is convenient, but it also makes it more lucrative for scammers to trick buyers into paying for goods they won't receive. Scammers, phishers and hackers are always lurking in the background, ready to scoop up your financial and personal information from the Web! The FBI Internet Crime Complaint Center says the number one cybercrime of 2019 in half of the 50 states was related to online shopping: Non-payment for or non-delivery of goods purchased. Even with this statistic, it should not keep you from shopping online. You simply need to use some common sense and follow safe basic guidelines to shop with confidence.

Shop at Familiar & Trusted Websites and Look for the Lock. Just about every major retail outlet has an online store, from Amazon to Target to Best Buy to Home Depot. Beware of misspellings or sites using a different top-level domain (.net instead of .com, for example)—those are the oldest tricks in the book. Yes, sales on these sites might look enticing, but that's how they trick you into giving up your info. Always look for the lock on the webpage address bar. Never buy anything online from a site that doesn't have SSL (secure sockets layer) encryption installed—at the very least. You'll know if the site has SSL because the URL for the site will start with **HTTPS**—instead of just HTTP. An icon of a locked padlock will appear, typically to the left of the URL in the address bar or the status bar down below; it depends on your browser. HTTPS is standard now even on non-shopping sites, enough that Google Chrome flags any page without the extra S as "not secure." So, a site without it should stand out even more.

Don't Overshare Personal Information. No online shopping e-tailer needs your Social Security number or your birthday to do business. However, if crooks get them and your credit card number, they can do a lot of damage. The more scammers know, the easier it is to steal your identity. When possible, default to giving up as little personal data as possible. Major sites get breached all the time. If you feel the need for an additional layer of security, there are browser add-ons that can blur your online presence. Most of these do charge a subscription fee.

Create Strong Passwords. In a survey of PCMag readers, eleven percent of those surveyed say they change their passwords daily. The vast majority (27 percent) only change a password to protect privacy a few times a year or more likely, never (35 percent). If you're going to be like the latter groups, **please** make sure that you utilize uncrackable passwords. Make your passwords as long as the program allows and as secure as possible. Use both upper and lower case letters, numbers and special characters in your passwords. It's never more important than when banking and shopping online. Tips for creating a unique password come in handy during a time of year when shopping around probably means creating new accounts on e-commerce sites. Even your perfect password isn't perfect. The smarter move: use a password manager to create uncrackable passwords for you. It will keep track of them and enter them, so you don't have to think about it.

Protect Your Computer. Swindlers don't sit around waiting for you to give them data: sometimes they give you a little something extra to help things along. You need to protect against malware with regular updates to your antivirus programs. Better yet, pay for a full-blown security suite, which will have antivirus software, but also will fight spam emails, and phishing attacks from websites (the latter two try and steal your personal info by mimicking a message or site that looks legit). Remember, it's not enough to have it installed. Make sure your anti-malware tools are always *up to date*. Otherwise, they can let in any new threats—and there are always new threats.

Privatize Your Wi-Fi. If you're shopping via a public hotspot, stick to known networks, even if they're free, like those found at Starbucks or Barnes & Noble stores. You should probably also use a virtual private network (VPN) to be safe.

Check Statements Regularly. Don't wait for your bill to come at the end of the month. Go online regularly, especially during the holiday season, to view electronic statements for your credit card, debit card, and checking accounts. Look for any fraudulent charges, even originating from payment sites like PayPal and Venmo. (After all, there's more than one way to get to your money.) You should definitely only buy online with a credit card. If your debit card is compromised, scammers have direct access to your bank funds. Any seller that wants a different kind of payment, like wired money or gift cards, is a big red flag. The Fair Credit Billing Act ensures that if you get scammed, you are only responsible for up to \$50 of credit card charges you didn't authorize. There are protections even if you're not happy with a purchase you did make. If you see something wrong, pick up the phone to address the matter quickly. In the case of credit cards, pay the bill only when you know all your charges are accurate. You have 30 days to notify the bank or card issuer of problems, however; after that, you might be liable for the charges anyway.

Check The Seller. If you're wary of a site, or you haven't ordered from it before, perform your due diligence. The Better Business Bureau has an online directory and a scam tracker. Yelp and Google are full of retailer reviews. Put companies through the wringer before you plunk down your credit card number. There's a reason that non-delivery/non-payment is the most common cybercrime complaint: it hurts when that happens, financially and emotionally. That said—online reviews can be gamed. If you see nothing but positive feedback and can't tell if the writers are legitimate customers, follow your instincts. If nothing else, make absolutely sure you've got a concrete address and a working phone number for the seller. If things go bad, you have a place to take your complaint. In fact, call them before you order so you can clarify a return policy and where to go with any issues after the purchase.

Please check out these additional websites for many more safe online shopping guidelines. Go with confidence and you can shop securely online.

<https://www.pcmag.com/how-to/14-tips-for-safe-online-shopping>

<https://staysafeonline.org/stay-safe-online/online-safety-basics/online-shopping/>

<https://www.webroot.com/us/en/resources/tips-articles/10-tips-to-safer-shopping-online>

<https://shoponline.support/online-shopping-guide>

<https://www.toolbox.com/tech/break-room/blogs/5-essential-guidelines-for-secure-online-shopping-101617/>

Happy Holidays and Safe Shopping everyone! If you would like to discuss my article, anything hearing related or NCDHH's programs and services, please contact me at my North Platte office phone number (308) 535-6600 or you can email me at kathy.scusa@nebraska.gov. I look forward to serving you.

Panhandle Happenings

Susan Whitaker, Advocacy Specialist



Hello! My name is Susan Whitaker and I am the new Advocacy Specialist in the Scottsbluff office covering the Panhandle. One of my favorite jobs was being the Executive Director at the Northern Colorado Center on Disability and Deafness in Greeley Colorado. Since I left that position to move to Nebraska, I have worked off and on as an interpreter for the schools in the Scottsbluff area.

My heart is in advocacy for people with disabilities and teaching them how to advocate for themselves. I have worked in the field of deafness for a number of years in various capacities. Now I get to reach out to those who are hard of hearing as well. I teach sign language classes at Western Nebraska Community College for the community education program.

Since I started at NCDHH in August I was able to put together our zoo event at the Riverside Discovery Center in Scottsbluff. Our “Deaf and Hard of Hearing Awareness Day” was a great success. The media was so helpful in helping me get the word out. Our local newspaper did a wonderful article not only on the zoo event but mostly about our office and the services we provide. The radio station did a short interview with me which they aired to advertise the event. Our deaf community in the panhandle is fairly small but we had several deaf families come. This event was well attended with around 115 people. Due to COVID-19 several of our exhibitors were not able to come this year. I look forward to continuing this annual event.

With COVID it has been difficult to get out in the panhandle communities. I have traveled to 5 counties to introduce myself to agencies and clients and talk about our services. Once things open up again and I am able to do more traveling I plan to visit all 11 counties doing presentations and trainings on a variety of subjects and also meet our clients. I have been able to serve several clients in these outlying areas which is a good start considering the pandemic’s limiting conditions.

I am very happy to be a member of this great team of Advocacy Specialists and am excited with the work that lies ahead of me.

***Follow NCDHH on Social Media for COVID-19 Updates,
Information & Resources at the Local, State & Federal Level***



NCDHH

Nebraska Commission
for the Deaf and Hard of Hearing



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