



Summer 2009

Governor's Message

The Governor's Award for Excellence in Public Service recognizes the outstanding work performance of our state employees and their contributions to their agencies, professions and communities. I encourage you to nominate your fellow state employees for this prestigious award and recognize them for their accomplishments and contributions. The awards will be presented at a luncheon during State Employee Recognition Week in September.

Nominations will be accepted from the legislative, judicial and executive branches of state government. Nominees must be employed a minimum of half time with one full year of employment and more than one employee can be nominated from an agency or department. Employees can be nominated in one of six categories: Executive/Administration; Professional; Technical/Paraprofessional; Office Support; Trades/Crafts, and Services.

For more information about the award and to submit your nominations online or print a nomination form, visit the Council of State Employees website at www.nd.gov/cose. You can also send your nomination to the Office of the Governor, attention Jody Link, 600 East Boulevard Avenue, Bismarck, ND 58505. The deadline for all nominations is Friday, August 7.

COSE Clothing
available online at

<http://www.nd.gov/cose/cloths.htm>



Governor John Hoeven

Enjoy Summertime!



Chairman's Ramblings

One of the ways in which COSE works to recognize the outstanding services that state employees perform for the citizens of North Dakota is by helping in the presentation of the Governor's Award for Excellence in Public Service. These awards, presented annually by the Governor at the beginning of State Employees Recognition Week (SERW), serve to highlight the best employees of the great state of North Dakota. Please take

some time and go to <http://www.nd.gov/cose/gaward.htm> and read about the awards. Surely there is someone in your organization that you believe is doing an excellent job and should be nominated in one of the six award categories ranging from support to professional. Why not take 10-15 minutes and nominate someone. They might just be recognized because of your nomination.

Local COSE committees are already busy planning a myriad of activities for SERW. This year's activities will occur during the week of September 14th through the 18th. More information will be disseminated as it becomes available.

Until next time, have a great summer.

Dr. Stephan A. Schroeder,
Chairman
COSE Board of Directors

Debt Settlement/Consolidation Scams

TOO GOOD TO BE TRUE....

A Column on Consumer Issues
by Attorney General Wayne Stenehjem's
Consumer Protection and Antitrust Division

Have you ever seen or heard an advertisement, received an e-mail or telephone call like this: *"For a fee, a professional debt settlement company will help rid you of your debt for as little as half the amount you owe."*?

Because of the economic times, more companies are offering their debt settlement "services" every day. Many people feel debt settlement companies are their last option, short of declaring bankruptcy. Here is how the process works.

The consumer chooses a debt settlement company. They are

then required to put money aside either with the company or in a special account so the money can be used toward the settlement at a later time. In the meantime, the consumer stops making payments to the creditors.

The debt settlement company seeks a one-time payment to the creditor on behalf of their customer for debt – usually totaling 20%-60% of the total debt. The creditor "forgives" the remaining debt and starts reporting it to the credit bureaus as settled. Their credit report shows a zero balance

on the settled debt, but any previous history of delinquent payments or charge-offs will remain on the report. This practice is not illegal, but in many cases, leaves the consumer in deeper debt.

Some "companies" provide paying customers nothing more than a phone call to a creditor to reduce the amount of debt or percent of interest charged. A payment schedule, account tracking and other processes are left to the customer to negotiate with the creditor.

Debt Settlement/Consolidation Scams, cont.

Things to know if hiring a debt settlement company:

- ◆ The fees you will be charged for the service will be high – often thousands of dollars. Some companies charge 13% to 20% of your total debt. Others charge up to 35% of the projected settlement amount.
- ◆ The process may take several years, depending on various factors. If the debt settlement company does not ask the creditors to stop all interest, late fees and over limit fees from accruing, the debt continues to mount. You may end up with an even larger debt amount than you had when you began the process.
- ◆ The process may become controversial. Oftentimes, debt settlement companies tell clients to stop paying their bills in order to save for a future settlement. The savings are deposited in a separate account, and the debt settlement company withdraws its monthly fee from this account.
- ◆ Resolution rates are extremely low and people often will discontinue services after paying hundreds, if not thousands, of dollars.
- ◆ Debt settlement is not for everyone. You may be able to settle with creditors on your own without paying anyone a fee, depending

on the amount of debt you have. Creditors don't settle unless you're severely behind on your payments.

- ◆ You could get sued. Because the process takes so long and you are often advised not to make any payments, debt gets so out of control the creditor may sue you.
- ◆ Debt settlement is taxable. Any forgiven balance that exceeds \$600 is taxable.

There is a significant difference between a for-profit company offering adjustment, negotiation, or settlement and a non-profit company offering credit counseling, debt management or consolidation. Be very cautious when choosing the right credit counseling or debt management company. Some tips to avoid being ripped off by a debt settlement scam are:

- ◆ Read everything. Don't sign anything or provide any financial information until you have read all the fine print. If they will not provide the information to you in writing before payment, you may wish to reconsider doing business with them.
- ◆ Ask questions. If they don't respond, maybe this company is not for you.
- ◆ Ask for references and then follow through by contacting several of them asking

what their experience was with the company.

Although there are many debt settlement companies that can help a person reduce the amount that they owe, choosing a bad debt-settlement company can lead to increased debt, being sued for large amounts of money, or even facing criminal charges. The best solution is to do some research on the company you are thinking about doing business with to make sure that it is reputable and be on the lookout for any of these debt settlement scams.

The Attorney General's Consumer Protection Division investigates allegations of fraud in the marketplace. Investigators also mediate individual complaints against businesses. If you have a consumer problem or question, call the Consumer Protection Division at 328-3404, toll-free at 1-800-472-2600, or 1-800-366-6888 (w/TTY). This article and other consumer information is located on our website at www.ag.nd.gov.



North Dakota Tourism

One of the great things about late summer and early fall in North Dakota is that it's hard to figure out when the first starts and the second begins.

Aside from the fact that the days are starting to get shorter, there simply isn't a whole lot of difference during the seasonal transition. Days are still warm to downright hot and nights still are refreshingly cool, and the smell in the air is that of harvested fields

This is still a great time to enjoy the many sights, sounds and activities right here in our own backyards. So don't pack that tent away, don't winterize the boat, and don't garage that motorcycle just yet. Take some time to get out and explore Legendary North Dakota.

So, what is there to do this time of year in North Dakota? A better question is what isn't there to do. Almost anything

you can do in the summer, you can do in the fall - hiking, biking, camping, horseback riding, touring and shopping just to name a few things.

As we slide into late September, colors in North Dakota reach their peak. That means wherever you find rivers of lakes and nearby trees, the water will be blue and the trees will take on their yellow, orange and red tints typical of the fall.

Color is what makes it a prime time to tour by bike, motorcycle or automobile the state's many scenic byways and backways. It draws people to the wooded Missouri River Valley, the Turtle Mountains, Pembina Gorge, the Sheyenne River Valley and the Badlands.

The wooded lowlands along the Missouri River are teeming with wildlife, from bald eagles to deer. Drive down 1804 to

get the best look at the spectacular fall color. The Turtle Mountains and Pembina Gorge are forested areas unlike those found anywhere else in North Dakota, and the Sheyenne River Valley south of Valley City is a hidden gem, its tree-lined ridges tucked neatly away in the Red River Valley.

The Lewis and Clark Riverboat on the Missouri River at Bismarck is a great way to see the colors from water level.

And to get up close and personal with nature during the change of seasons, plan a weekend camping getaway to any of the state parks. The parks provide services through most of September, and in some cases, later.

Many of the state parks are located in picturesque areas of the state. They offer water access and activities. To find out more about North Dakota state parks, go to www.parkrec.nd.gov.

If it's more celebratory events you're interested in, late summer and fall is the time that many towns herald the end of harvest by holding festivals to fete everything from tractors to bluegrass music to heritage and simply the harvest.

Mott is the site of Tractor Fest on August 22. The one-day celebration showcases the instrument that changed farming.



Blues lovers can check out the Blues on the Red in Grand Forks on August 22 and hit the Bluegrass Festival in Jamestown on August 23.

Auto racing fans can get their fill of thrills and spills at Motor Magic in Minot August 28-31. The event is a feast for those who enjoy life in the fast lane, as it includes drag racing, dirt track racing, motorcycle poker run, enduro racing, SCCA autocross and more.

If it's feasts of a different kind you crave, don't miss the Bar-B-Que from the Heart September 4-5 at the Dickinson Rec Center. The event has been designated the state's official KCBS sanctioned State Championship Barbeque.

Other events planned late summer and fall:

- ◆ International Metis/Mechif Rendezvous, International Peace Garden near Dunseith, August 28-30
- ◆ Fort Union Living History Weekend, Fort Union near Williston, September 7-9
- ◆ United Tribes International Powwow, Bismarck, September 10-13
- ◆ Hazen Harvest Fest, September 11-13
- ◆ Enderlin Sun Fest, September 13-20
- ◆ Papa's Pumpkin Patch, Bismarck, September 13-17
- ◆ Bismarck's Downtowners Street Fair, September 18-19
- ◆ Harvest Fest at Bonanzaville, West Fargo, September 19-20
- ◆ Harvest Fest at Rheault Farm, Fargo, September 19-20 and September 26-27
- ◆ Sheyenne Valley Arts and Crafts Fall Festival, Fort Ransom, September 26-27

North Dakota Tourism makes every effort to verify dates and time for these events. However, event dates can and do change, so please call ahead or verify times and dates before traveling to these events.

Please visit the COSE website for State
Employee Discounts
 throughout the State. Remember to check back often
 because these discounts are updated regularly.

www.nd.gov/COSE

Fish Award Nominees

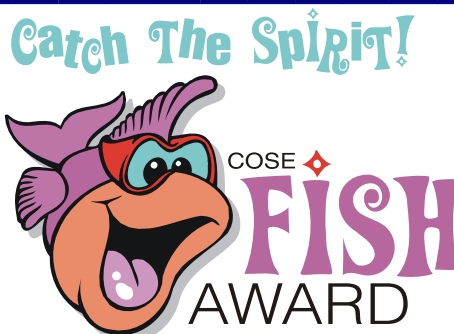
2009 Second Quarter Nominees:

Sheila Boyda
 Duane "Ace" Johnson
 Karen Baggenstoss
 Brittnee Steckler
 Laura Dallmann



Sheila Boyda was the recipient of the 2nd quarter

Fish Awards



Friendly
Initiative
Smile
Helpful

Developed by the State COSE Board of Directors, the Fish Award:

- ❖ Symbolizes excellence in customer service,
- ❖ Recognizes employees who promote customer service in state government,
- ❖ Acknowledges employees who model excellence in customer service to other fellow State Employees,
- ❖ Exemplifies the standard "We all have a customer; we all provide service to others," and
- ❖ Recognizes employees who understand that "Providing customer service is part of our job."

For more information on this award, or to nominate someone, contact your COSE representative. All nominations must be received by September 30, 2009, to be eligible for the Third quarter award. Nomination forms can be found on the web at www.nd.gov/cose/ or from your COSE representative.

This newsletter is published three times a year by the North Dakota Council of State Employees (COSE). State employees are encouraged to submit articles or information about their agencies or institutions to their subgroup listed below. Any comments and concerns should also be directed to your subgroup chair listed below. Editorial Board: COSE Board of Directors. Publisher: Tina Walters, 600 East Blvd. Ave, Bismarck, ND 58505

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