

June 2007 Volume 18 Number 6

Manchin Orders Drug Screening for Prospective State Employees

Governor Joe Manchin heralds a new public employee drug-testing policy he has directed to be implemented, noting it will bring West Virginia State Government in line with private industry and many other public agencies that screen potential employees for illegal drug use.

Manchin filed an Executive Order this month requiring all potential new public employees in the Executive Branch to pass a drug-screening test before starting employment. The order requires the Division of Personnel to create the policy which will apply to agencies that report to the Office of the Governor.

"West Virginians deserve and almost always get dependable, quality public employees for their hard-earned taxpayer dollars," Manchin said. "Certainly illegal drug use by

our employees is unacceptable by any standard. This simple measure will lower the risk of hiring people who are unfit for their jobs due to drug use.

"It holds our new employees to the same standards that are in place in most of the business world, and should help to reduce workplace injuries, poor morale, and lax work habits that coincide with drug abuse."

The West Virginia Division of Personnel policy will apply to State employees, independent contractors, and volunteers engaged in any work or service-related activity that relates to the performance of State agency business. Prospective employees of the Division of Corrections, the Division of Juvenile Services, the Division of Protective Services, and prospective members of the West Virginia State Police already are required to pass a pre-employment drug screening test.

"This screening requirement will help meet our goal to operate government workplaces that are safe, productive, and secure for our employees and the public," Manchin said. "A drug-free workplace program starts with sensible hiring and is part of our 'Responsible Government' initiative."

The Governor's order requires all prospective employees to submit to a drug screening test after the State agency has extended a conditional offer of employment. Test results cannot be used for law-enforcement purposes and will be kept confidential consistent with State confidentiality laws and the Health Insurance Portability and Accountability Act. The employing agency is responsible for the cost of initial drug-screening tests.

The Williamstown Bridge, which crosses the Ohio River between Williamstown, WV and Marietta, OH, provides a beautiful scene on a perfect sunny day.

In the middle background of the river is a view of Buckley's Island, which has been known in the past by the names Duvall, Kerr, Marietta, Meigs, and Muskingum, depending on its ownership at the time. Famous ranger, hunter, and Indian scout Hamilton Kerr lived on the island with his family.

Buckley's island is now part of the Ohio River Islands Natural Wildlife Refuge.





State Web Developer Group Launches "Swiggy Awards" for Excellence in Website Design

Contributed by Mary Behling of the WV Geological and Economic Survey.



Designing a website may seem like a simple task, but it requires more time, research, testing, and input than most people realize. With that in mind, a group of State web developers is launching an annual award to recognize good website design. The West Virginia Statewide Internet Group (also known as SWIG) is accepting nominations for the new "Swiggy" awards for excellence in website design.

The "Swiggy" will be given to the top three websites that exemplify design excellence in State government, K-12 schools, or higher education. The purpose of the "Swiggy" awards is to recognize State organizations' efforts in creating and maintaining well-designed, helpful, accessible, and easy to use websites for the citizens of West Virginia.

Nominations will be accepted through July 18, 2007. The award winners will be honored at the annual Statewide Technology Conference awards luncheon in Charleston on August 16.

An award-winning website should be aesthetically pleasing and easy to use. For State and federal organizations, websites must also be accessible – meaning that they can be used by people with all types of disabilities.

SWIG is a user group of the State Information Technology Council ITC. Participation in SWIG is diverse and includes people from across the State who are responsible for maintaining, developing, or coordinating websites at State agencies, in the K-12 school system, or in higher education.

To nominate a website and for more information on the contest, visit **www.wvswig.org**, or e-mail the SWIG Chair, Sarah Barnes, at Sarah.Barnes@mail.wvu.edu. More information about the Statewide Technology Conference, which will be held at the Charleston Civic Center on August 13-17, 2007, can be found at **www.wvnet.edu/conference**.

Lottery Wins 10th Consecutive CAFR Award

Contributed by Nancy Bulla of the West Virginia Lottery.

For the 10th consecutive year, the West Virginia Lottery is the recipient of the Certificate of Achievement for Excellence in Financial Reporting awarded by the Government Finance Officers Association of the United States and Canada. The Lottery received the award for its annual financial report of the year ending June 30, 2006.



Lottery Director John C. Musgrave announced the award. "To be continuously recognized for good financial management and reporting is an assurance to the public that we are doing our best to carry out our mission," Musgrave noted. "For the past 10 fiscal years, we

have managed revenues of more \$8 billion."

Musgrave stated that profits transferred to the State for fiscal year 2006 totaled \$551 million. "Clearly, the Lottery is charged with administering significant public funds. It is imperative, therefore, that the public has confidence in this agency's administration of their trust," said Musgrave. "The integrity placed on a CAFR award, indeed the value with which it is held by bond rating entities as well as those professionals who review our financial statements, cannot be overestimated."

Ah, Roger. Now I Understand.

Have you ever heard a pilot respond – either real, on TV, or perhaps as a child playing – using the word Roger? You've more than likely heard "Roger," "Roger, over," or even "Roger Wilco." Have you ever wondered why it's used?

Back in the early days of wireless communication and Morse Code, the letter *R* was used to respond that a message was received and/or understood, with the *R* actually standing for the word *received*. In 1927, the first internationally recognized alphabet, with code words used for alphabet letters, was adopted by the International Telecommunication Union (ITC). During World War II,

in order to maintain clarity, the Joint Allied Operations adapted the idea of code



words but changed the actual words to form the Joint Army/Navy Phonetic Alphabet. This gave us the familiar *Able* for *A*, *Baker* for *B*, *Charlie* for *C*, etc. The letter *R* was represented by the word *Roger*.

Since *R* was already being used to indicate receipt of a message, it was only logical that the code word *Roger* would be used in voice transmissions, and that's exactly what happened. Even when the code word for the letter *R* was change to *Romeo* in 1957, the word *Roger* was so ingrained that it remained in place and is still used today.

Now then, what about *Wilco*? *Roger Wilco* means that you received and/or understood the message and that you'll follow the instructions, or, in other words, that you'll comply. Hence, *Wilco* is actually just a shortcut for *will comply*.

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Use Care When Considering a Home Equity Loan

Special thanks to the Division of Banking, including Tracy Hudson, Director of Nondepository Institutions and her staff, and Robert Lamont, General Counsel, for assistance with this article.

One of the most difficult things a family can endure is the loss of their home through a foreclosure.

People find themselves in financial trouble for many reasons, not just self-indulgent spending habits. Financial problems can arise from the loss of a job, expensive repair bills for homes and/or vehicles, unexpected and/or non-covered medical expenses, legal issues, family issues, or other situations that are unavoidable and require immediate attention. One avoidable pitfall that's been popping up with regularity involves home equity loans.

With a home equity loan, you borrow against approximately 80% of the equity in your home. For example, if your home appraises for \$80,000 and you still owe \$45,000, you could potentially borrow up to \$28,000 as follows:

\$80,000 Appraised Home Value

- 45,000 Balanced Owed

\$35,000 Home Equity Amount

x ___80 Percent Allowed to Borrow

\$28,000 Amount Allowed to Borrow

A home equity loan, per se, isn't a bad thing. The interest may be tax deductible. It can be helpful in an

DHHR Accepting Clothing Voucher Applications

The West Virginia Department of Health and Human Resources (DHHR) is accepting clothing voucher applications from families that meet qualifying criteria. Some families will automatically receive vouchers due to specific circumstances already on record; others will need to apply. Applications may be obtained at your local DHHR office or by calling 1-877-716-1212, or you can apply online at www.wvinroads.org.

emergency or to increase the value of your home if you use the money for improvements. If you have a lot of credit card debt, you may be able to consolidate your bills into one payment at a lower interest rate than the credit card companies charge. However, credit card debt consolidation into a mortgage is not wise unless you avoid running up more credit card debt.

Most lenders are conscientious and reputable. There are, however, a few lending practices out there which can lead to financial ruin for the borrower. Some things to watch out for are:

- ! Hidden fees. Get all the numbers up front, in writing from the lender, broker, or bank.
- ! Introductory interest rates (sometimes called "teaser" rates) that are adjusted to prime rate, possibly with additional points. Again, get all the numbers up front.
- ! Variable or adjustable interest rates that just keep climbing. Higher interest in the future means higher payments that you might not be able to make.
- ! Loan products offering alternative payments (often called "option arms") may result in the balance of your loan actually increasing and ultimately, the loan balance may exceed the value of your home, preventing you from refinancing into a loan you can afford.
- ! Valuing your property at much more than it's actually worth and allowing you to borrow more than you could receive to repay the loan if you sell your home.
- ! Loans that come with credit cards attached to them. The card taps your home equity line and quickly mounts up. This can be especially damaging if poor credit management was a reason for your home equity loan in the first place.

There are many regulatory agencies at both the federal and State levels. In our State, the West Virginia Division of Banking (Banking) is one agency that provides tremendous service to assist our citizens by providing information, assisting with complaints, and ensuring that companies making loans are in compliance with the law. Banking often revokes, denies, suspends, assesses civil administrative penalties, or orders refunds for consumers from companies that fail to conform. They routinely assist consumers with inquiries and complaints, and also provide a search capability on their website (www.wvdob.org/acoifs/default.asp?div=cs) to find companies that have been investigated and licensed by Banking.

The Federal Trade Commission is one of many federal regulatory agencies for the U.S. credit industry. On its website, **www.ftc.gov** (once at the site, do a search for "home equity"), you'll find information to help you make an informed decision about whether or not a home equity loan is right for you.

In any financial endeavor, you should ALWAYS talk with a respected financial advisor to be sure you're doing the best thing for your particular situation.

NOTE: The Federal Trade Commission website has several informational articles and brochures on topics such as credit management, credit/debt counseling, scholarships, identity theft, etc.

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Be Smart ... Be Safe

Contributed by Jay Smithers, Director of the Division of Protective Services.

State employees at the Capitol Complex are reminded that The Division of Protective Services (Capitol Police) will provide a security escort to and from employees' vehicles at any hour or day of the week, year-round.

Employees may call the Division of Protective Services Command Center at **558-5717** or **558-9911** to request an escort. Protective Services will dispatch either a Capitol Police Officer or Security Guard to accompany employees from their offices to their vehicles. Security escorts are also available for employees coming to the Capitol Complex during nighttime hours. An officer or guard will meet employees at their cars, escort them to their offices, and escort them back to their vehicles.

Disabled Parking Permit Expiration Date Extended

The Division of Motor Vehicles (DMV) has extended the expiration date for hanging disabled parking permits from June 30, 2007 to

August 15, 2007. In addition, the agency has issued an advisory to law enforcement agencies in the U.S., Canada, and Mexico.

The demand for hanging disabled parking permits has been so high that several DMV offices have run out of the placards. According to Doug Thompson, Driver Licensing Manager for the DMV, the extra one and one-half month extension should allow plenty of time for the agency to fulfill all requests.

Those who qualify can be issued a disabled parking permit that is valid for up to five years. Unlike drivers' licenses, where the expiration dates are staggered, the expiration date for disabled parking placards is the same for all – June 30, 2007. Any new placards issued after June 30, 2007 will be valid until June 30, 2012.

The Centers for Disease Control reports that West Virginia has the highest percentage of disabled people in the country.



Expiration date for disabled parking placards is extended to August 15, 2007



Disabled Parking Permit Placards are not to be left hanging on the rearview mirror while driving. Remove the placard when driving your vehicle, and replace it each time you park.

News From the Medical Front



An Italian study suggests that flavonoids found in brightly-colored fruits and vegetables could lower the risk of kidney cancer by nearly a third. Flavonoid-rich foods include parsley, thyme, celery, peppers, yellow onions, kale, broccoli, apples, berries, tea, red grapes, and red wine.

The American Cancer Society has discovered that men are at a higher risk of developing kidney cancer than women. Unfortunately, men often shun the very foods that may prevent it.

Pencil In ...

Art majors at Concord University in Athens, WV can apply for a newly established art scholar**ship.** Retired art professor Dr. Sheila Chipley has established the Chipley Art CONCORD Scholarship for a student who shows talent. It's open to sophomores and above who have a 3.0 GPA in all art classes. For more, e-mail or call Loretta Young at devly@concord.edu or 304-384-5258.



Good news! The food sales tax in West Virginia is decreased to 4% effective July 1, 2007. This affects all food

This affects all food and food ingredients for human consumption, with the exception of prepared foods, food sold in vending machines, and soft drinks. Those items will remain taxed at 6%.



Unfortunately, recognizing your faults and actually changing your ways are two different things.

Lucy VanPelt of Peanuts

West Virginia Department of Administration,
Division of Personnel

Joe Manchin III, Governor Robert W. Ferguson, Jr. Cabinet Secretary

Billie Jo Streyle-Anderson, Director Tari McClintock Crouse, Editor Jane S. Fouty, Assistant Editor

State Capitol Complex, Building 6, Room 416 1900 Kanawha Boulevard, East Charleston, West Virginia 25305-0139 Telephone: 304/558-3950, ext. 206 E-mail: jfouty@wvadmin.gov

www.state.wv.us/admin/personnel/empcom/

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