

Manchin Enthusiastic in First State of State Address

February 9, 2005 was a momentous occasion for Governor Joe Manchin. That evening, he enthusiastically delivered his first State of the State Address to West Virginia's Legislature and citizens.

Noting that it was actually his second appearance before the Legislature (the first coming during the special session he called in January), Manchin



Governor Joe Manchin explains his plans for a better West Virginia during his first State of the State Address on February 9.

praised lawmakers for all they accomplished. "You took responsibility for managing the State's long-term pension debts in a common sense way ... You had the courage to strengthen our State's ethics laws ... And, most significantly, you tackled, once and for all, our workers compensation debt," he said.

The Governor then presented the new budget, which contained \$75+ million in cuts. The cuts weren't flat, across-the-board reductions, but rather, reductions that were made in specific areas for specific reasons. And even though the budget contained these cuts, Governor Manchin promised a legislative agenda to "solidify the dawning of a new day in West Virginia."

Manchin reiterated an endeavor he announced in his Inaugural Address:

to be remembered for fighting hard to keep five basic promises to the children of our State (listed in the January 2005 issue of *Stateline*).

He also reinforced his belief that we must care for all our citizens, including strengthening programs for seniors to improve their quality of life and help them remain in their own homes, and improving services to our veterans and their families by providing support and training. Governor Manchin has directed the Division of Veterans Affairs to establish a support line for military families facing problems during the absence of loved ones. He is further proposing a tax form check-off box whereby citizens can earmark tax refund amounts to provide emergency assistance to the families of military members who lost their lives or have been seriously wounded.

Manchin has not forgotten any citizen of the State. He addressed the serious problem of methamphetamine labs and promised proposed legislation to limit access to key ingredients used in meth production. He emphatically stated, "... I am putting meth users on notice tonight that we are going to declare war on this drug ... Enough is enough." In addition, he has

established the Disaster Recovery and Reconstruction Committee to assist West Virginians in the event of floods or other disasters. He has asked the committee to look into establishing a non-profit fund so that when a disaster strikes, he can immediately activate the account to receive contributions.

Manchin then named a set of eight goals he believes to be the basics for opening up West Virginia for business. They are:

- To run State government like a business,
- To develop a streamlined education system,
- To provide quality, affordable healthcare to our citizens,
- To encourage counties and regions to work together,
- To promote the State's workforce development efforts,
- To preserve our State's small businesses,
- To invest in our infrastructure and environment, and
- To improve our overall business climate.

The Governor outlined several steps and agenda items to accomplish these goals. He proposed, among many things, making a one-time \$20 million investment for a new, integrated tax collection system which will increase tax collections by \$18 million each year, now and in the future. He has asked West

Child Support Enforcement and BB&T Provide Debit Cards to Custodial Parents

Contributed by Karen Mitchell of the West Virginia Bureau for Child Support Enforcement.

West Virginia's Bureau for Child Support Enforcement (BCSE) and BB&T have begun a new program to streamline the process for West Virginia residents to receive their support payments more efficiently and more securely.

In February 2005, West Virginia BCSE customers began receiving their support payments on a BB&T debit card instead of a check. The BB&T card is a prepaid Visa card that allows BCSE to distribute support payments electronically. The card replaces the costly issuance and distribution of paper checks. Funds will now either be loaded onto BB&T debit cards to provide immediate access to funds or will be deposited directly to the customer's personal checking or savings account. More than 37,000 BCSE/BB&T debit cards have been mailed to BCSE customers.

With the new disbursement program, BCSE customers will enjoy not only the convenience and security of a debit card, but they will also have greater control of their finances without having to worry about the deposit of a check. For those individuals without a bank account, the BB&T debit card also reduces the risk associated with a paper check and removes the cost of cashing a check,

"Each month, our child support staff must cancel lost or stolen checks and issue replacements. Especially in times of natural disaster, such as last year's floods, the offices are inundated with requests for check replacements," BCSE Commissioner Susan Perry said. "These problems will be nearly eliminated with distribution occurring by debit card or direct deposit. The transition to cards or direct deposit also

allows BCSE to eliminate check fraud and undistributed collections," Commissioner Perry added.

Each person receiving the debit card can use the card without any cost. The cards can be used for purchases at any location that accepts a Visa card. Just like cashing a check, a customer can withdraw all or part of the funds on the card by going to a teller at any financial institution affiliated with Visa (almost any bank or credit union) at no charge.

Charges will occur if customers use BB&T ATMs and toll-free calls in excess of the free withdrawals or balance inquiries included with the card. Eight free balance inquiries per month are available through BB&T ATMs. Four more toll-free balance inquiries per month are provided, and an unlimited number of balance inquiries are free online at a secure site. Charges will also apply when non-BB&T ATMs are used for balance inquiries or withdrawals.

In the "get acquainted" special through April 30, 2005, additional free services are offered to enable cardholders to take full advantage of their new debit cards, "We are aware that our customers will need extra assistance during this transition," Commissioner Perry said, "and we have temporarily extended the Bureau's toll-free hotline hours (1-800-249-3778, 558-4665 in Kanawha County) to 8:30-6:30, Monday-Friday. In addition, a separate BB&T/BCSE Debit Card Customer Service number, which can be found on the back of the debit card, provides a 24-hour, 7-day a week, toll-free hotline to assist cardholders with their specific debit card needs." Additional information about the WV Debit Card and Direct Deposit programs is available on BCSE's website at www.wvdhhr.org/BCSE.



DHHR Region II employee Taunja Hutchison is one of three employees who will portray "Sammy." She shares this fun duty with Mike Lucas and Matthew Pettry.

SAY HELLO TO SAMMY!!

In the December 2004 issue of Stateline, we introduced you to DHHR's new Region II promotional gazebo and mascot, and a contest to name the bear.

Our congratulations go out to Gathel Brown, an employee of Mountainheart Child Care Services in Summersville. She submitted the name "Sammy," which was selected from the over 200 entries received.

The DHHR Region II staff wishes to thank all who submitted name suggestions and invites everyone to visit Sammy and the gazebo when they appear at events throughout West Virginia!

Board of Risk Launches New Loss Control Program

Contributed by Wally Schwartz of the Board of Risk and Insurance Management.

Most State employees are probably aware that the West Virginia Board of Risk and Insurance Management (BRIM) provides liability and property insurance for State agencies, commissions, authorities, many State colleges and universities, State-sponsored schools, and other types of entities.

For the fiscal years 1998 to 2005, the total incurred losses for all State entities in all areas of coverage exceeded \$128 million! Of this total, nearly 17½ percent, or \$22.5 million, in incurred losses was the result of auto liability claims alone.

There is no question auto liability claims are a huge cost for the taxpayers of this State.

From a risk management point-of-view, auto liability is arguably the most straightforward type of risk to control, and a well-developed, comprehensive fleet management program, tailored to the individual needs of the specific entity, will significantly reduce preventable accidents and collisions regardless of the type of fleet involved. Such a

program usually includes sections addressing driver selection, driver training, vehicle repair and maintenance, accident investigation, and safe driver recognition.

In recognition of these statistics, on September 23, 2004, BRIM announced a novel program as the first statewide initiative in trying to control these losses. *This program requires drivers of State vehicles, as well as a number of drivers who use their own vehicles on State business, to successfully complete an online driver training course.* Thus, this program addresses one of the fundamental elements of a fleet management program, *driver training.*

After a comprehensive search and review of many online training courses, BRIM selected the Smith System Advanced Driver Training course for this training. This course may be accessed at www.gotrain.net/westvirginia. Any State driver or agency who has any questions about this program can call Christine Magby at 1-800-345-4669, ext. 125.

The training normally takes less than an hour to complete and is provided to applicable State drivers **at no cost to the driver or the agency.** There are currently about 20,000 State employees identified under this program, and, as of February, 2005, more than 37% of applicable State drivers have completed this course and have received a certificate attesting to their achievement.

Agencies that have 90% or more of their applicable drivers complete the online course by June 30, 2005 are eligible for a two percent credit on their FY 2007 auto liability premium. Agencies that don't achieve this goal may be subject to up to a five percent premium surcharge on this coverage .

BRIM implemented this program with the expectation of a significant reduction in preventable accidents, resulting in lower auto liability premiums for all State entities. This program is a classic example of a very low cost program that promises a very large benefit.

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Virginia and Marshall Universities to partner together to create new jobs, conduct scientific research, and generate high-tech economic development. He has appointed a Pharmaceutical Advocate (Scott Brown) to coordinate and combine the buying power of PEIA, Medicaid, CHIPs, and the Department of Corrections in order to obtain the lowest possible prescription drug prices.

The items above represent only three of Manchin's many ideas and proposals. You can read the full text of his message, watch the video presentation of it, and view the photo gallery at the following website:

www.wvgov.org/sos2005.cfm



Meet your State Credit Union Board of Directors

(L-R): Jerry Simpson, Karl Shanholtzer, Chris Mallory, Bob Mallory, Jeff Black, Charles "Mack" Daniels, and John E. Cook.

Photo courtesy of Anna Campbell and the State Credit Union.

*Interested in membership or services?
Visit their website at www.wvpecu.org*

State AG's Website Offers Informative "Test Your Knowledge" Link

If you find yourself browsing through the State of West Virginia agency webpages, be sure to make time for a visit to the Attorney General's website. The "Test Your Knowledge" link allows you to take three online quizzes aimed at ensuring you know your rights when it comes to telemarketers, hiring a home improvement contractor, and safeguarding your credit information. For example (the following are excerpts from the actual online quizzes and some are paraphrased):

QUESTION: When telemarketers call you, the law says they cannot:

- A. Call your home before 8 AM or after 9 PM.
- B. Disclose the odds of winning a prize by mail only.
- C. Inform you that "all sales are final" at the end of the call.
- D. Threaten to ruin your credit.
- E. All of the above.

ANSWER: All of the above acts are *illegal*. Telemarketers must tell you the odds of winning a prize early in the call. They also must tell you of a "no refund" policy *before* you pay. Sellers cannot threaten or intimidate you or use obscene language.

QUESTION: Comparison shopping should be based on:

- A. Reputation and price
- B. Reliability and experience
- C. Price only
- D. A and B only

ANSWER: D. Reputation, price, reliability and experience are the keys to a quality home improvement project. Price alone is never an indication of a remodeler's competence or ability to complete your project.

QUESTION: Vehicle repossession does not apply to leased vehicles.

- A. True
- B. False

ANSWER: False. If you default on a loan – for a purchase or a lease – the law in most states allows the creditor or lessor to repossess your vehicle. Because state laws differ, *read your contract to find out what constitutes a default.*

How'd you do? What you believe to be the law and what the law actually states can often be two very different and surprising things. It's very important that you read any contract or document thoroughly **BEFORE** you sign, and that you ask questions so that you have a clear understanding of the transaction. Don't make snap decisions. Take time to think about what you're doing, investigate the other person's or company's reliability and reputation, and protect your credit, bank account, and other financial information at all times.

If you're interested in taking the quizzes in their entirety, visit:
www.wvs.state.wv.us/wvag/

Pencil In ...



If you have **interest that you failed to report to the Internal Revenue Service (IRS)**, you may want to file an amended return ... soon. The IRS is about a year and half behind in tracking down unreported interest. Just because you haven't heard from the IRS in a long time since you filed your return doesn't mean you're home free.



www.irs.gov

A recent flyer distributed to Verizon customers with their phone bills advises that in accordance with the Federal Fair Credit Reporting Act, **Verizon furnishes bill payment information for all customers to major credit bureaus.** This can be good news if you pay your bill in full and on time each month. But if you're a consistent late-payer, you could find trouble. Verizon advocates automated payments. Information can be found on page 2 of your bill or at www.verizon.com.

