

Tax-free weekend saves money for families

Senator Rodney Ellis was joined by Representatives Rick Noriega, Ellen Cohen, Garnet Coleman at Macy's in downtown Houston to kick-off the Back-to-School Sales Tax Holiday, which runs this weekend, August 15-17. The state legislators were also joined by

students from the Quillian Center, the Recreation Ministry of First Methodist Houston.

This weekend marks the tenth annual sales tax holiday in Texas. At the press conference today, state officials called for an expansion of the tax-free holiday. Senator Ellis

proposed that energy efficient and hurricane preparedness items to be added to the list of eligible products. Representative Cohen charged the legislature with making the tax-free holiday longer to accommodate businesses and busy parents.

Online blunders that threaten your identity: Be smart, stay current

Special from
ConsumerReports.org

These common mistakes can ruin your computer or invite identity theft

1. Assuming Your Security Software Is Protecting You

Security software is fully effective only when activated and frequently updated. (Most products can update automatically.) To update most commercial software products, you must pay an annual fee. Last fall, the National Cyber Security Alliance and the software maker McAfee found that nearly half the users polled who thought their software was protecting them hadn't updated it regularly. Software bundled with a new computer requires special attention because its subscription may expire within weeks.

What you can do: Renew the subscription when the software prompts you. Make sure your security software is active when you're online and that it has been updated within the past week or so. (Most products will display that information.) If it wasn't updated recently, verify that its automatic updating feature is enabled. If it isn't, that's the problem; enable it, then update manually. If you can't, your subscription has probably expired. Renew it or call the software maker. If you can update only manually, automatic updating might not be working. Call the software company's support line for help. (For help in choosing security software, see our latest security suite report and Ratings of security software, available to subscribers.)

2. Accessing an Account Through an Email Link

No matter how official an e-mail message looks, trying to access a financial account by clicking on embedded Web links is risky. If the e-mail message is fraudulent, a cybercriminal could use the account number and password you enter to steal your identity or empty your bank account.

What you can do: If an e-mail message asks you to update your password, account number, or other information, don't take the bait. Access an online account only by using your existing browser

bookmark or typing in the institution's Web address. If you suspect that an e-mail is a phishing attempt, forward it to spam@uce.gov and reportphishing@antiphishing.org.

3. Using a Single Password for All Online Accounts

Nine percent of home Internet users who responded to our State of the Net survey said they used a single password for all their accounts. That practice lets someone who gets your password and steals your identity easily access all your accounts.

What you can do: Using different passwords need not be burdensome. Do what 15 percent of the respondents to our survey do: Use variations on one password. A well-crafted password uses a combination of at least eight letters, numbers, or punctuation symbols. For convenience, you can use a fingerprint reader to store passwords for sites you go to often.

4. Downloading Free Software

You couldn't resist that neat, free utility. Or your teenager couldn't resist those fish-tank screen savers and smiley faces. Now your computer runs more slowly than ever. That's because spyware was probably packaged with the freebies.

What you can do: Download freeware only from reputable sites such as SnapFiles.com and Download.com. Tell your kids that free software is often anything but. Eliminate most spyware by downloading the free Microsoft Windows Defender and scanning your PC. If you use Windows Vista, there should already be a copy of Defender on your computer.

5. Thinking Your Mac Shields You From All Risks

According to this year's State of the Net survey, Mac users fall prey to phishing scams at about the same rate as Windows users, yet far fewer of them protect themselves with an anti-phishing toolbar. To make matters worse, the browser of choice for most Mac users, Apple's Safari, has no phishing protection. We think it should.

What you can do: Until Apple beefs up Safari, use a browser with phishing protection, such as the latest version of Firefox (shown at right) or Opera. Also try a free anti-phishing toolbar such as McAfee Site Advisor or FirePhish.

6. Clicking on a Pop-up Ad That Says Your PC Is Insecure

Fifteen percent of respondents to our survey who saw pop-up ads clicked on them. But that's never a good idea. Even if you know such pop-ups are phonies, they're still dangerous. It's easy to click inside the ad by mistake and be transferred to a spyware site or, worse, have malware automatically downloaded onto your computer. Our survey showed that 13 percent of respondents who saw such a pop-up tried to close it but launched it instead; 3 percent clicked on a pop-up and got a malware infection.

What you can do: When closing a pop-up (shown at left), carefully click on the X on the upper left or right corner, not within the window. To avoid pop-ups altogether, enable your browser's pop-up blocker or use a free add-on blocker such as Google Toolbar.

7. Shopping Online the Same Way You Do in Stores

Online shopping requires special precautions because the risks are different than in a walk-in store: You can't always be sure who you're doing business with. You must disclose more personal information, such as your address, to the online retailer. Thieves can sneak in undetected between you and the retail site.

What you can do: Use a separate credit card just for your Internet shopping, as did 7 percent of respondents to our survey. Don't use a debit card. Sites that display "https" before their address when you're entering sensitive information and those displaying certification symbols from TRUSTe and other organizations are usually safe, but there are no guarantees. When in doubt, get a virtual account number from your credit-card company. It's good for only one purchase from a specific vendor.

Congressman Green introduces reform downpayment assistance legislation

Reform Downpayment Assistance. The bill, H.R. 6694 sponsored by U.S. Rep. Al Green (TX-09), would remedy a harmful provision in the new housing law which limits homeownership opportunities for low and middle-income Americans.

The legislation is co-sponsored by U.S. Representatives Gary Miller (CA-42), Maxine Waters (CA-35), and Christopher Shays (CT-4) and reauthorizes and reforms charitable downpayment assistance funded in part by sellers, which has helped over one million families and individuals become homeowners since 1999. The program was eliminated by legislation signed by President Bush on July 30, 2008.

The Green-Miller-Waters-Shays plan would make non-profit downpayment assistance an allowable gift source for FHA borrowers. The bill further seeks to ensure that providers of the downpayment assistance operate in a transparent manner to guard against conflicts of interest.

It also includes language to ensure that the Federal Housing Administration maintains its financial stability by permanently authorizing the Secretary of the



Congressman Al Green (D. TX 09)

Department of Housing & Urban Development to assess higher premiums to higher risk borrowers.

"Congress has the power to mend - not end - downpayment assistance funded in part by sellers," said U.S. Rep. Al Green. "More than 100,000 hard-working families and individuals, many of them women and minorities, depend on these programs annually to become homeowners. I introduced this bipartisan legislation to preserve access to homeownership while protecting the FHA's solvency. I thank my colleagues, Financial Services Chairman Barney Frank,

Housing Subcommittee Chairwoman Maxine Waters, and Reps. Gary Miller and Christopher Shays, for their support of this important legislation and for recognizing that the next generation of homeowners is counting on this program."

More than 32,000 Americans have called on Congress and the Bush Administration to preserve charitable downpayment assistance over the past year through phone calls, letters, and emails. They join a broad coalition of supporters, including the National Association of Homebuilders, the Labor Council for Latin American Advancement, and the U.S. Conference of Mayors, the Congressional Black Caucus, and the Congressional Hispanic Caucus.

BACKGROUND: downpayment assistance funded with seller participation has allowed homeownership to grow without using taxpayer dollars. To date, more than one million families and individuals have utilized this downpayment assistance, generating nearly \$10 billion in home equity for those families. These working families qualify for FHA insured loans in every respect, but are unable to save the needed downpayment.

Green and local Veterans urge Bush to reconsider veto of homeless bill

WASHINGTON, DC - In July Houston area veterans joined Congressman Al Green (TX-09) at the new Michael E. DeBakey VA Medical Center Domiciliary Facility to urge President Bush to reconsider his threat to veto H.R. 3329, the Homes for Heroes Act, which passed the House of Representatives on Wednesday by a 412-9 vote. The Homes for Heroes Act, introduced by Congressman Green in August 2007, will provide shelter for homeless veterans and their families and help prevent very low-income veteran families from falling into homelessness. The bill was introduced in the U.S. Senate by Sen. Barack Obama (D-IL) in April 2007.

"On Wednesday, the House took an important step in honoring our military men and women by passing this critical legislation that will help eliminate homelessness and provide affordable housing opportunities for our nation's heroes," Congressman Green said. "As the House sponsor of the Homes for Heroes Act, I especially thank Senator Barack Obama for championing this bill in the Senate and commend my colleagues in the House for voting to provide those who have sacrificed for our country with the assistance they deserve and have so richly earned."

On Wednesday, the White House issued a "Statement of Administration Policy" stating that the Davis-Bacon Act's prevailing wage requirements included in the bill will make H.R. 3329 subject to a veto by the President.

"I urge the President to reconsider his threat to veto a bill that will ensure a brighter future for our veterans," Congressman Green said. "We did not kill the Farm Bill because it contained a Davis-Bacon provision, we did not kill the Energy Bill because it contained a Davis-Bacon provision and we should not kill this bill because it contains a Davis-Bacon provision. The President should not draw a line in the dirt when it comes to our veterans and deny them the housing and supportive services they need."

On any given night in this country, 800,000 persons experience homelessness and, according to the U.S. Department of Veterans Affairs (VA), nearly 200,000 of these homeless Americans are adult veterans who live on the streets, in shelters or in community-based organizations. Nearly 400,000 veterans may experience homelessness at some point during the course of a year. Of these:

- 47 percent of homeless veterans are Vietnam veterans
 - Half have mental illness
 - Two-thirds suffer from alcohol or other substance abuse problems
 - 56 percent of all homeless veterans are African-American or Latino
- "Unfortunately, approximately 150,000 homeless heroes do not have access to the vital permanent housing and supportive services they need each year," Congressman Green said. "This is unacceptable. We must act to provide for the men and women who have made it

possible for us to live in the greatest and richest country in the world. They were there for us and now we must be there for them. This is the least a grateful nation can do."

The Homes for Heroes Act will:

Establish a \$200 million assistance program for supportive housing and services for low-income veterans;

Expand the highly successful Department of Housing and Urban Development - Veterans Affairs Supportive Housing (HUD-VASH) Program, authorizing 20,000 vouchers annually and making the program permanent;

Authorize \$1 million in HUD grants to assist housing and service providers with the execution of their housing projects for veterans assisted by HUD, fulfilling the planning and application process, and assisting veterans in obtaining permanent housing or homeless assistance;

Establish the position of Special Assistant for Veterans Affairs within HUD to coordinate services to homeless veterans and serve as a liaison to the Department of Veterans Affairs, state and local officials, and nonprofit service organizations; and

Require HUD to submit a comprehensive annual report to Congress on the housing needs of homeless veterans and the steps HUD has taken under the programs provided for in the bill.

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