THE CONSUMER PAGE

211: Real help is on the line

• Information on hundreds of agencies is available by phone.

BY PHIL MULKINS
World Staff Writer

Volunteers distribute blankets, clothing and food at the Tulsa Day Center for the Homeless. Calls to the 211 Helpline, which provides social service information across northeastern Oklahoma, have spiked this year as the recession grips the nation. Tulsa World file

The recession has meant tougher times for nearly everyone, evidenced by the Oklahoma unemployment rate climbing to a 21-year high of 6.8 percent in August.

The Rev. Steve Whitaker, executive director of the John 3:16 Mission, said earlier this year that his agency sees more and more people who are upset and need encouragement. Many seek counseling as a way to express their worries, he said, in addition to needing temporary assistance with things such as utility bills or food.

A service called 211 Helpline is available 24/7 to lend a hand.

Just like 911 for police, fire and ambulance, 211 is for every other kind of emergency.

The 211 system was implemented in northeastern Oklahoma during 2005 to serve as a hot line for social service information. In April 2008, Oklahoma became the 21st state to activate the system statewide.

The nonprofit program is operated by the Community Service Council of Greater Tulsa and supported by the Tulsa Area United Way, legislative appropriations to the Oklahoma Department of Human Services and Chapman Trusts, and other sources.

The region's 211 system logged 50,196 calls in its first year, and by 2008 the total had grown to 109,729. Most caller requests last year were for assistance with basic needs: 20 percent for utility bill assistance, rent payment and housing expenses, and 10 percent for food, clothing, diapers, etc.

Since the program receives about 12,000 calls per month, callers sometimes are put on hold briefly before being connected with trained specialists who assist them.

211 Helpline is a free call within its 18-county service area: Adair, Cherokee, Craig, Creek, Delaware, Mayes, McIntosh, Muskogee, Nowata, Okfuskee, Okmulgee, Osage, Ottawa, Rogers, Sequoyah, Tulsa, Wagoner and Washington.

The service offers general information, problem-solving suggestions, advocacy and referrals on free and low-cost services by 2,500 programs run by hundreds of agencies that help people in need. Among the areas covered are financial assistance, food, clothing, emergency shelter, housing, health care, counseling, support groups, legal aid and employment.

Those who operate 211 Helpline emphasize that the program is for anyone seeking services they can't find. That includes vulnerable people — the elderly, disabled, non-English speaking, the crisis-struck, illiterate or people new to their neighborhood — who need to find services that promote self-sufficiency. Callers are instructed about social service program eligibility requirements and which documents they should bring when visiting an agency to seek help.

Tulsa World consumer writer Phil Mulkins wants to know which topics interest you most. Call 699-8888 or e-mail your interest to phil.mulkins@TulsaWorld.com or mail it to Tulsa World Consumer, PO Box 1770, Tulsa OK 74102-1770.

Calls for social-service assistance hit record numbers

People in need know about the 211 Helpline, a 24/7 social-services hot line. An astounding 12,470 calls were logged in August — ahead of the 12,419 calls in July, both records for the service, according to its parent agency, the Community Service Council of Greater Tulsa.

2005: Before the 211 Helpline was established, a CSC referral service named Helpline took requests at 583-HELP. That number was staffed only during business hours and is no longer in service. In the first half of 2005, Helpline received 2,200 to 2,800 calls per month, but when the simpler "dial 211" service came along in July 2005, serving only six counties, the number jumped to around 5,800 — and 50,196 for that year.

2006: Calls started off with 5,501 in January, rumbled along in the 4,600 to 5,900 range, and spiked at 8,500 in August. An Aug. 30 Tulsa World story said 50,000 more Oklahomans had fallen to the poverty level, one in five families had no health insurance and only Florida, Texas and New Mexico led Oklahoma in having the most uninsured population. The price of gasoline surged to $3 per gallon, cutting into family food and health care budgets.

2007: Helpline 211 calls started at 7,205 in January, peaked in August at 9,500 and finished with 15,073 in December. The program's coverage area increased from six to 12 counties in April. On Dec. 3 of that year, the most devastating ice storm on record hit the Tulsa area, knocking out power — and often heat — to 246,000 homes. Calls for the year totaled 98,812 for an average of 8,234 per month.

2008: The great foreclosure avalanche and credit freeze were in full swing and Helpline 211 calls started at 9,030 in January and ran through the 7,000s and 8,000s through June before climbing to 9,586 in July and on to 11,285 in December — 109,729 for the year, or a monthly average of 9,144.

2009: The year began with 10,215 callers in January and stood at 12,470 through August.

Keith Anderson, manager of Information Services for the CSC, said calls to 211 can be broken down in categories summarized as "basic needs request monthly trends." The majority of calls (78 percent) come from Tulsa County. This year's total calls reached 85,193 through August and were on track to reach 127,790 for all of 2009, beating 2008's monthly average by 1,505.

The Helpline 211 Web site can be accessed at **tulsaworld.com/211Helpline**.

Investing lessons from Lehman's collapse

Charles Jaffe
Market Watch

It's been 12 months since the fall of Lehman Brothers, but investors aren't "older and wiser" for having lived through the subsequent market meltdown — they're just less wealthy and more nervous.

To become wiser, at least, investors must take key lessons from the Lehman debacle and the ensuing chaos. Here are some things that should make an indelible impact on investor behavior:

Lesson 1: Money talks, so listen to what your returns are telling you.

For many people, the message of their portfolio was, "Your strategy isn't working." For investors who got sucked into Ponzi schemes and investment frauds, the message of the money was "this is too good to be true."

Investors should not scrap a strategy because it doesn't work for a day or a week, but if the pain becomes too great, it may be time for a change. Far too many buy-and-hold investors never bothered to lock in gains, riding stocks and funds down to where they have long-term losses and feel like they are starting from scratch.

They may have been better off taking some profits out of harm's way and re-evaluating how to proceed.

Lesson 2: Know what your money is really buying.

From the Bernie Madoff scam to getting caught in ultrashort bond-funds or money-market funds that blew up and suffered losses, investors were caught by surprise — as if they didn't know such things could happen.

Even if you hire an adviser or a money manager, the strategy needs to make sense to you. There's no substitute for due diligence and for "knowing what you own," and that doesn't mean "I own XYZ Bond Fund." It means, for example, "XYZ Bond Fund, which invests in long-term paper of lenders with credit ratings that are high, from companies with clean balance sheets, but that is a bit overweight to the financial services sector."

Lesson 3: "What's the worst that could happen?" is not a hypothetical question.

After last year, most investors have seen something that at least resembles their worst-case scenario. They need to remember that the next time they buy an investment or plan a strategy. Too many people make investments assuming that because they have a plan and have done their homework, the results automatically will turn out right.

Lesson 4: "New" isn't always "improved."

Hard times can make investment companies turn to sketchy new products to sell. Principal-protected products, newfangled annuity products and more sound like a great idea during the sales pitch, but they're suitable only for a small percentage of the population, if that.

Lesson 5: Every investment strategy is wrong, sometimes.

Knowing that all investment strategies have times when they are out-of-favor with the market is a double-edged sword. On the one hand, it encourages the belief that any strategy now out of favor will someday be redeemed. On the other hand, it encourages the belief that investors should jump out of the ideas that aren't working and into the ones that are — a good recipe for buying high and selling low.

Lesson 6: The government can't protect you.

The new consumer protection agency? Nice to talk about, but it won't put an end to fraud. The Securities and Exchange Commission? Don't make me laugh. Congress? Well-intentioned, but ineffective.

While the government is taking baby steps in the right direction, being a savvy consumer will protect your finances more than any federal agency.

Lesson 7: Trust is earned, not given.

The market meltdown understandably has made a lot of investors feel they can't trust anyone. Whether it's an adviser, an investment company or your kin looking to borrow money, no one should be trusted "just because." Trust is not earned once and then applied forever — it is earned day by day.

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FOREIGN EXCHANGE

The dollar sank to its lowest point in a year Tuesday against several currencies ahead of a meeting of the Federal Reserve on interest rates and the Group of 20 summit in Pittsburgh this weekend.

MAJORS	CLOSE	CHG.	%CHG.	6MO. AGO	1YR. AGO
USD per British Pound	1.6352	+.0158	+.97%	1.4439	1.8584
Canadian Dollar	1.0683	–.0095	–.89%	1.2395	1.0326
USD per Euro	1.4792	+.0115	+.78%	1.3551	1.4804
Japanese Yen	91.24	–.89	–.98%	95.96	105.40
Mexican Peso	13.3235	–.0570	–.43%	14.1614	10.6015
EUROPE/AFRICA/MIDDLE EAST					
Israeli Shekel	3.7240	–.0210	–.56%	4.0320	3.4060
Norwegian Krone	5.8376	–.0714	–1.22%	6.3921	5.5157
South African Rand	7.3809	–.1092	–1.48%	9.6347	7.9936
Swedish Krona	6.8074	–.1082	–1.59%	8.1633	6.4767
Swiss Franc	1.0240	–.0087	–.85%	1.1296	1.0760
ASIA/PACIFIC					
Australian Dollar	1.1456	–.0132	–1.15%	1.4554	1.1743
Chinese Yuan	6.8297	–.0002	–.00%	6.8287	6.8353
Hong Kong Dollar	7.7503	–.0002	–.00%	7.7497	7.7706
Indian Rupee	47.950	–.099	–.21%	50.525	45.455
Singapore Dollar	1.4123	–.0054	–.38%	1.5172	1.4088
South Korean Won	1197.50	–10.50	–.88%	1396.80	1127.50
Taiwan Dollar	32.35	–.08	–.25%	33.79	32.02

ENERGY FUTURES

EXP.	OPEN	HIGH	LOW	SETTLE	CHG
HEATING OIL (NYMX)					
42,000 gal, cents per gal					
Oct 09	180.75	181.93	175.48	181.21	+6.04
Nov 09	184.35	185.07	178.76	184.36	+5.84
Dec 09	187.93	188.29	182.12	187.59	+5.62
Jan 10	190.86	191.59	185.53	190.90	+5.42
Est. sales 29,016. Mon's sales 80,266					
Mon's open int. 315,545, -1,135					
LIGHT SWEET CRUDE (NYMX)					
1,000 bbl.- dollars per bbl.					
Oct 09	71.39	71.85	69.61	71.55	+1.84
Nov 09	69.77	72.03	69.74	71.76	+1.83
Dec 09	70.21	72.47	70.21	72.22	+1.81
Jan 10	70.77	72.94	70.77	72.69	+1.75
Est. sales 232,949. Mon's sales 580,080					
Mon's open int. 1,150,974, -19,971					
NATURAL GAS (NYMX)					
10,000 mm btu's, $ per mm btu					
Oct 09	3.659	3.729	3.515	3.609	+.033
Nov 09	4.559	4.591	4.411	4.520	+.098
Dec 09	5.261	5.286	5.086	5.218	+.104
Jan 10	5.519	5.550	5.430	5.489	+.108
Est. sales 113,933. Mon's sales 213,637					
Mon's open int. 715,307, -8,025					
NY HARBOR GAS BLEND (NYMX)					
42,000 gallons- dollars per gallon					
Oct 09	1.7725	1.7995	1.7515	1.7816	+.0302
Nov 09	1.7895	1.8088	1.7618	1.7959	+.0375
Dec 09	1.8038	1.8184	1.7748	1.8103	+.0410
Jan 10	1.8300	1.8401	1.8133	1.8338	+.0416
Est. sales 34,856. Mon's sales 75,116					
Mon's open int. 206,913, -8,436					

AGRICULTURE FUTURES

EXP.	OPEN	HIGH	LOW	SETTLE	CHG
CORN (CBOT)					
5,000 bu minimum- cents per bushel					
Dec 09	322.75	326.25	315.25	325.75	+9.75
Mar 10	336.50	339.50	329	339	+9.75
May 10	346	348.50	338.50	348.25	+9.75
Jul 10	354.50	357	347	357	+10
Est. sales 136,609. Mon's sales 122,831					
Mon's open int. 863,422, -853					
COTTON 2 (NYBT)					
50,000 lbs.- cents per lb.					
Oct 09	60.70	62.50	60.59	62.39	+1.20
Dec 09	62.19	64.44	62.19	64.13	+1.53
Mar 10	64.60	66.30	64.60	66.11	+1.64
May 10	67.50	67.53	67.42	67.46	+1.71
Est. sales 2,509. Mon's sales 11,293					
Mon's open int. 143,194, -270					
OATS (CBOT)					
5,000 bu minimum- cents per bushel					
Dec 09	213.75	215.25	210.75	213	+1
Mar 10	227	227.75	225	226	+1
May 10	236	236	234	235	+1
Jul 10	243.50	244.50	243.50	244.50	+1
Est. sales 357. Mon's sales 296					
Mon's open int. 13,875, -32					
SOYBEAN MEAL (CBOT)					
100 tons- dollars per ton					
Oct 09	280.80	286.50	278.40	282.10	+.20
Dec 09	277.20	281.00	273.40	278.70	+2.50
Jan 10	275.30	279.60	272.50	276.90	+2.30
Mar 10	273.60	279.00	271.60	275.30	+1.70
Est. sales 45,303. Mon's sales 41,981					
Mon's open int. 156,500, -2,010					

EXP.	OPEN	HIGH	LOW	SETTLE	CHG
SOYBEAN OIL (CBOT)					
60,000 lbs- cents per lb					
Oct 09	34.29	34.51	33.80	34.51	+.74
Dec 09	34.71	34.95	34.19	34.92	+.73
Jan 10	35.08	35.30	34.64	35.30	+.72
Mar 10	35.30	35.57	34.91	35.57	+.73
Est. sales 59,500. Mon's sales 57,348					
Mon's open int. 213,745, -2,413					
SOYBEANS (CBOT)					
5,000 bu minimum- cents per bushel					
Nov 09	918.50	927.25	903.25	922	+8.50
Jan 10	922.25	932	909.50	926.25	+7.25
Mar 10	923.75	935	912.50	927.75	+5.50
May 10	923.75	935.25	913.75	927.75	+4.75
Est. sales 115,200. Mon's sales 109,113					
Mon's open int. 432,441, +1,577					
WHEAT (CBOT)					
5,000 bu minimum- cents per bushel					
Dec 09	453.50	464.50	452.75	455.75	–.25
Mar 10	474	484	472.50	475.50	–.25
May 10	486	496	484.75	488	–.25
Jul 10	498.75	506.50	496.50	499.25	–.25
Est. sales 35,832. Mon's sales 32,762					
Mon's open int. 322,547, -185					
WINTER WHEAT (KCBT)					
5,000 bu minimum- cents per bushel					
Dec 09	475	476.25	466	468.25	–.75
Mar 10	490.75	492	482.50	484.50	–1
May 10				495.75	–1.25
Jul 10	514.25	514.25	507.25	507.25	–1.25
Est. sales .... Mon's sales 9,589					
Mon's open int. 115,958, +814					

EXP.	OPEN	HIGH	LOW	SETTLE	CHG
CATTLE (CME)					
40,000 lbs.- cents per lb.					
Oct 09	85.15	85.60	85.00	85.27	+.30
Dec 09	84.50	84.77	84.25	84.35	–.17
Feb 10	85.37	85.77	85.20	85.27	–.05
Apr 10	87.90	88.10	87.72	87.90	+.08
Est. sales 5,519. Mon's sales 47,438					
Mon's open int. 257,848, +3,274					
FEEDER CATTLE (CME)					
50,000 lbs.- cents per lb.					
Sep 09	97.05	97.30	96.70	96.75	–.40
Oct 09	96.62	97.10	96.35	96.85	+.13
Nov 09	96.70	97.05	96.40	96.77	+.07
Jan 10	97.87	98.10	97.50	97.85	+.03
Est. sales 731. Mon's sales 4,890					
Mon's open int. 27,691, +278					
HOGS-Lean (CME)					
40,000 lbs.- cents per lb.					
Oct 09	50.35	50.80	49.50	49.87	–.28
Dec 09	49.40	49.90	48.52	48.75	–.62
Feb 10	55.95	56.55	55.30	55.70	–.25
Apr 10	61.50	61.72	60.77	61.05	–.22
Est. sales 3,321. Mon's sales 22,468					
Mon's open int. 143,762, +969					
PORK BELLIES (CME)					
40,000 lbs.- cents per lb.					
Feb 10	81.00	83.50	80.70	81.40	–1.20
Mar 10	82.75	83.00	81.00	81.02	–.50
May 10	83.90	83.90	82.00	82.00	–1.02
Jul 10	86.95	86.95	86.50	86.50	–.50
Est. sales 18. Mon's sales 34					
Mon's open int. 680, +3					