

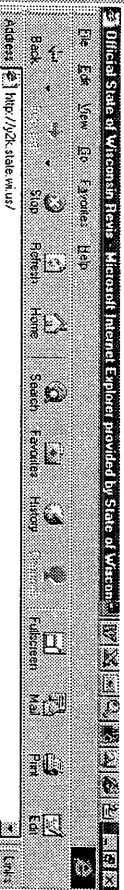
Wisconsin's Toll Free Consumer Hotline



1-800-422-7128

Recorded Y2K messages
Fax on demand publications
Live assistance during normal business hours

Operated by the WI Department of Agriculture, Trade, and Consumer Protection



Right now, many people are working toward Y2K solutions.

Are you?

Welcome to the State of Wisconsin Official Y2K Site

SEARCH FAX LINKS GLOSSARY SITE MAP

For more information:
Visit Wisconsin's Official
Year 2000 Web Site
<http://y2k.state.wi.us>

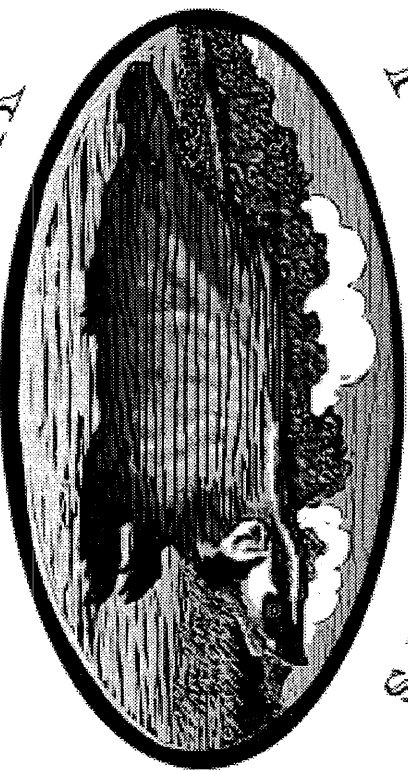
GOVERNMENT BUSINESS HEALTH CARE

Operated by the WI Department of Administration

The Facts About the Year 2000 for Wisconsin Families

The

Prudent Badger's

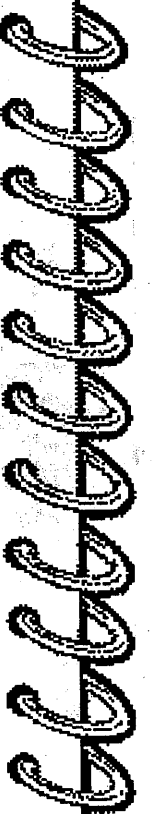


Y2K Almanac

Featuring information about the Year 2000 readiness of all sectors of the Wisconsin economy, practical advice for families and miscellaneous information



State of Wisconsin, Department of Administration, Year 2000 Project



Dear Reader:

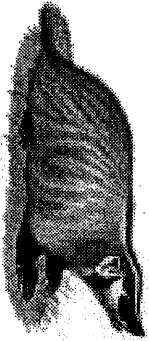
The Prudent Badger's Y2K Almanac offers Wisconsin residents a concise and reliable source of information about the Year 2000 computer problem (Y2K). Y2K is the legacy of old computer programs that minimize costs by using only the last two digits to designate years (e.g., "99" instead of "1999"). Computers that are not adjusted could view the year "00" as "1900" rather than "2000," resulting in incorrect calculations or other problems.

The Almanac features information about steps Wisconsin utilities, financial institutions and other key sectors of the state's economy are taking to solve this problem. It also includes practical advice for homeowners on a wide range of topics with a Y2K perspective, including personal finances, travel planning, avoiding consumer scams and much more.

Because Y2K covers such a wide range of issues, only a few highlights can be included here. Fortunately, most of the material included in the booklet is derived from more detailed information available on (or, via links, through) the State of Wisconsin's official Y2K web site (<http://y2k.state.wi.us>). Households without Internet access can probably find neighbors, family members or others who will be happy to help. Other resources with web access include community schools and libraries. Wisconsin residents can also call the state's consumer hotline at 1-800-422-7128 for Y2K information. The hotline offers recorded messages, fax-back documents and live assistance during normal business hours (weekdays, 7:45 a.m. to 4:30 p.m.). The UW-Cooperative Extension has agents in each county who can also help answer many questions about Y2K-related matters.

We hope you find the *Almanac* informative and useful.

Tom Solberg
Editor



Badger: State Animal

The Prudent Badger's Y2K Almanac

Edited by Tom Solberg

Cover by Eric Madsen, Layout by Susy Langstroth

Year 2000 Public Education Campaign

Year 2000 Program

Wisconsin Department of Administration

YEAR 2000 READINESS DISCLOSURE

The Prudent Badger's Y2K Almanac constitutes a "Year 2000 Readiness Disclosure" as that term is defined in the "Year 2000 Information and Readiness Disclosure Act" (S. 2392, 105th Congress, 2nd Session.)



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Robin: State Bird

Governor's Blue Ribbon Commission on Year 2000 Preparedness

Commission Overview

A center piece of Wisconsin's Year 2000 readiness effort is the work of the Governor's Blue Ribbon Commission on Year 2000 Preparedness. Governor Thompson created this panel in July 1998 as part of Executive Order 341, which outlined the state's response to Y2K. The Commission was asked to help guide state and local government Y2K preparedness efforts and to offer a focal point for business and public awareness of Year 2000 issues. Commission members are:

- Dr. Larry Schnack, Chair, former Chancellor, UW - Eau Claire
- Lieutenant Governor Scott McCallum
- Pamela Wegner, Alliant Energy Corp.
- Steven Wangard, Vanguard Computers, Inc.
- Dr. Karl Hertz, American Association of School Administrators
- Jeffrey Alken, Whyte Hirschboeck Dudek, S.C.
- Lisa Jorgensen, Office of the Governor
- Dennis Dassenko, UW Hospital and Clinics
- Mark Foley, Foley & Lardner
- Martin Langer, M&I Data Services
- Lorraine Beyersdorff, Marathon County Treasurer
- Kathy Coles, Appleton Papers, Inc.
- Linda Seemeyer, Wisconsin Department of Administration
- Carol Pride, Atlas Air, Inc.
- Mary Ruble, Ameritech Wisconsin

The Commission held a series of public hearings in various locations around the state beginning in October 1998 and presented its consolidated report to Governor Thompson on September 13. Although the panel has completed its major assignment, subcommittees and the full commission will continue to monitor developments through the balance of 1999 and will recommend other preparedness steps to the Governor if necessary. The following readiness profiles are drawn from the commission's consolidated report, which is available in full at the state's Y2K web site: <http://y2k.state.wi.us>.

Nine subcommittees composed of commission members and others were organized to examine critical sectors of the state's economy in detail:

- Infrastructure:** Utilities, Telecommunication, Environment (water/air)
- Public Safety:** Police, Fire, State Patrol, Emergency Response, Corrections
- Healthcare:** Hospitals, Healthcare Facilities
- Agriculture:** Food Production, Processing and Distribution
- Transportation:** Ground, Air, Rail (food, gasoline, citizen travel)
- Government:** Local, County, State, Tribal, School and other
- Public Media:** TV, Radio, Newspaper, Cable
- Finance:** Banks, Credit Unions, Securities and Insurance
- General Business:** Small and Large Businesses

Infrastructure

The Infrastructure Subcommittee sees little likelihood of major utility service disruptions in Wisconsin. While the electric power, telecommunication and natural gas industries often rely on complex, interconnected systems, unprecedented cooperation among utility service providers has contributed enormously to Y2K preparedness. In fact, the greatest Y2K-related threats now facing the power and telephone industries may be consumer actions that could destabilize their systems. For example, if everyone in Wisconsin picks up their phone at 12:01 a.m. on January 1, the system will overload.

Cooperation Key: The majority of the electric, natural gas, telecommunications, water and wastewater industries – due to extensive Y2K efforts and unprecedented cooperation between these utilities – are currently Y2K ready. Even the likelihood of localized interruptions in service is now considered low.



Power Grid Y2K Ready: The North American Electric Reliability Council reports that more than 99 percent of all the critical elements of the U.S. and Canadian electricity supply systems are ready for Y2K. NERC's final quarterly report to the U.S. Department of Energy removes the

“cautiously optimistic” language contained in earlier reports and now definitely states the North American power grid is Y2K ready.

Nuclear Plants: The Nuclear Regulatory Commission reports that as of July 7, all computer systems that support safe plant operation in the three Wisconsin nuclear power plants – one at Kewaunee and two at Two Creeks (Point Beach) – are Y2K ready.

have high levels of generating capabilities to meet demand during the rollover period.

Electric Power in Wisconsin: The Wisconsin Reliability Assessment Organization has concluded that the state will

Oil Companies: May 1999 survey results from the President's Council indicate that oil and natural gas producers, oil refiners, gas processors, oil pipelines, petroleum marketers, jobbers and retail service stations all expect to be Y2K ready by the end of 1999. Further, the Strategic Petroleum Reserve plans to have a two-month supply of oil on hand at the end of 1999 if temporary, minor interruptions occur.

Telephone: As of July 1999, the nation's largest local and long-distance carriers – which serve more than 97 percent of U.S. access lines – were 98 percent compliant. According to the Public Service Commission of Wisconsin, 90 percent of local exchange providers – this includes Ameritech and GTE, the two largest local exchange companies in the state – are scheduled to be Y2K ready by the end of the third quarter of 1999. The remaining 10 percent of the local exchange companies report Y2K readiness target dates in October.

“The symbiotic nature of the utility industries, each utility depending on the other, is often seen as a weakness, when in fact it's a strength. These complex networks allow greater freedom in re-routing and adjusting supply if interruptions occur.”

Blue Ribbon Commission Chairman Larry Schrack

Implications for Citizens

- Consult the Public Service Commission's Web site at <http://psc.state.wi.us/y2k/> for updated, comprehensive information on utility Y2K readiness.
- Carefully follow operating instructions and have generators installed by trained professionals if you choose to use one.
- Avoid “checking” the phone around midnight on Jan. 1; excessive, simultaneous demand could create interruptions to service.

Access the full Infrastructure report at <http://y2k.state.wi.us/Public/PDF%20Files/report0408.pdf>
 Access the Infrastructure update at <http://y2k.state.wi.us/Public/PDF%20Files/Infraupdate.pdf>

Methodology: The subcommittee utilized Y2K reports issued by the Nuclear Regulatory Commission, the North American Electric Reliability Council (NERC) and the Federal Communications Commission assessments by the Network Reliability and Interoperability Council, the President's Council on Year 2000 Conversion and other Blue Ribbon Commission subcommittee reports were also examined.

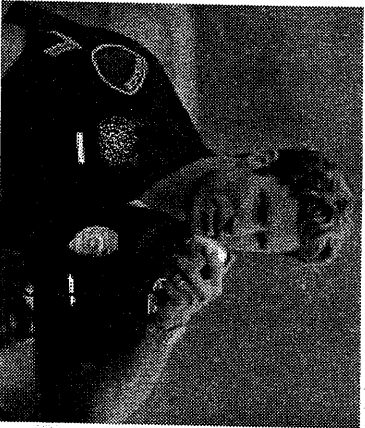
Public Safety

The Public Safety Subcommittee, which examined the readiness of police, fire, EMS, 911 and other emergency service providers, notes that surveys of emergency service agencies and equipment manufacturers have revealed few Y2K problems that could threaten public safety. However, the panel emphasizes the need for continued testing and an ongoing commitment by top management to community- and state-level contingency planning.

Much Equipment Unaffected: Much of the equipment used to ensure citizens' safety by local law enforcement, fire department and emergency medical service personnel should be unaffected by Y2K according to its manufacturers.

State Emergency Operation Center: Though emergencies are

handled primarily at the local level, the Department of Military Affairs' Wisconsin Emergency Management plans to activate the state's Emergency Operations Center (EOC), which has backup power and communication capabilities, at noon, Dec. 31, to coordinate both local and state emergency efforts.



Various state agencies, volunteer organizations such as the Red Cross, and the National Guard plan to have representatives on hand at the EOC, which will operate as a type of command post during the rollover period.

Fire Equipment: Manufacturers of fire trucks, emergency medical service vehicles, on-board

medical equipment and fire sprinkler systems state their equipment should be unaffected by Y2K issues.

911: Test results from industry associations indicate that calls into 911 centers will likely operate at the turn of the century with little disruption.

Prisons: Though remediation of some computer systems remains, the likelihood is low that

the public's safety is at risk due to possible Y2K challenges experienced by Wisconsin security institutions, security centers and detention facilities.

Criminal Information Systems: The state's Transaction Information for Management Enforcement System (TIME), an access point to a wide variety of criminal justice and public safety databases, is Y2K compliant. Some of the existing terminals, software and interface systems used to access the TIME system, however, are not currently Y2K compliant, but are expected to be by year's end.

"Preparing for a possible emergency isn't synonymous with expecting one. Local emergency service personnel are aware of possible Y2K emergency scenarios, but not overwhelmed by them. Training to handle disasters is part of their job - it's what they do."

Blue Ribbon Commission Chairman Larry Schnack

Methodology: The subcommittee analyzed Y2K surveys conducted by the United States Fire Association, the United States Fire Administration, the National Association of Fire Marshals, the National Highway and Transportation Safety Administration, and the National Emergency Number Association. Assessments by the Network Reliability and Interoperability Council, the President's Council on Year 2000 Conversion and other Blue Ribbon subcommittees were also examined.

Implications for Citizens

- Keep local fire, police and ambulance seven-digit telephone numbers readily accessible.
- While extraordinary measures are unnecessary, having on hand generic household emergency supplies such as a battery-powered radio, a first-aid manual and kit, and fire extinguishers (5 pound A-B-C type) is always prudent.

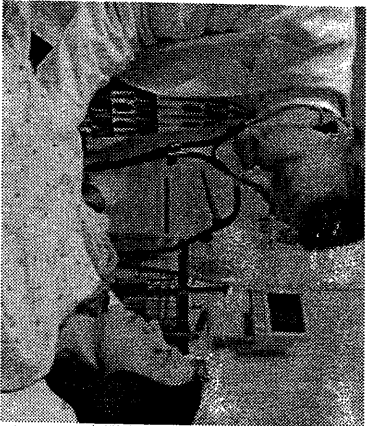
Access the full Public Safety report at <http://y2k.state.wi.us/Public/PDF%20Files/report0809.pdf>

Healthcare

The Healthcare Subcommittee notes that the healthcare industry, which had been widely perceived as lagging in its Y2K efforts, is making important progress now. In fact, the American Hospital Association anticipates that 99% of the nation's hospitals will be fully Y2K ready by January 1. Most remaining compliance challenges center on administrative issues, such as billing, payroll and patient records, rather than patient care. Most medical equipment is now known to be compliant and important information about those that aren't Y2K ready is available on the web. The subcommittee also concludes that no major disruption of prescription medication supplies is anticipated. In fact, the greatest Y2K-related risk facing the industry is excessive stockpiling of medications and other supplies.

Significant Strides: Once perceived as being behind on compliance issues, hospital systems and nursing homes made significant strides in the past year.

Hospitals: The American Hospital Association reports that 99 percent of hospitals are or will be fully Y2K ready by the end of the year. Of the balance, almost all are expected to be sufficiently prepared such that critical systems will not be affected.



Business Systems: Most compliance challenges now center on administrative issues – billing, payroll and patient records – rather than patient care or safety.

Medical Devices: The vast majority of medical devices, including advanced equipment such as defibrillators, cardiac monitors, kidney dialysis machines and heart bypass machines, should operate safely and effectively. Recent U.S. Food and Drug Administration (FDA) findings support this conclusion.

Also, many manufacturers, along with the FDA, provide compliance data on the World Wide Web.

Insurance: Private insurance companies have made Y2K a priority and expect to be Y2K ready. These reports are substantiated by the Year 2000 regulatory efforts conducted by the Wisconsin Office of the Commissioner of Insurance. The state Department of Health and Family Services, which administers Medicaid, has implemented extensive Year 2000 strategies and anticipates readiness.

Medicare: The two firms that process Medicare claims in the state, Wisconsin Physician Service Insurance Corporation and Blue Cross and Blue Shield United of Wisconsin, expect to have their systems ready for Year 2000 operation.

Prescription Medications: No major disruptions are anticipated in the delivery of prescription medications. Pharmaceutical manufacturers are increasing production in December of 1999 to compensate for any increased demand brought on by customer stockpiling.

"If the healthcare community focuses on contingency planning with Y2K-specific issues in mind, and the general public follows a business-as-usual approach in terms of getting their prescription drugs, the Y2K transition should be a smooth one."

Healthcare Subcommittee Co-chair Mark Foley

Implications for Citizens

- Maintain copies of accurate, up-to-date family medical records, prescription information and medical insurance documents.
- Families with special medical needs should review plans with their healthcare providers to deal with possible interruptions in utility services.
- Fill prescriptions as you normally would, avoid any attempts to stockpile medications.

Access the full Healthcare report at <http://y2k.state.wi.us/Public/PDF%20Files/hlthcarept.pdf>

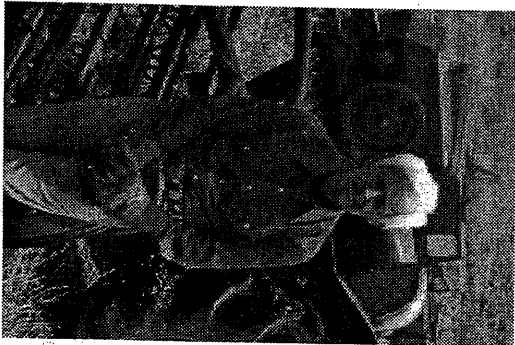
Methodology: The subcommittee collected information from physicians and representatives from pharmacies, hospitals, medical centers, nursing homes and healthcare provider organizations. Subcommittee members also consulted with health insurance representatives and individuals who work with payment systems. National reports on healthcare industry preparedness were also studied.

Agriculture

The Agriculture Subcommittee, which looked at all tiers of the food production and distribution sector, offers a reassuring assessment. The panel believes that some individual businesses that remain unprepared will face serious hardships as a result of Y2K, but finds little support for the view that consumers need to take extraordinary steps to safeguard against shortages. The subcommittee concludes that "nobody can dismiss the possibility of temporary shortages in certain items," but overall the subcommittee expects "grocery stores to operate normally with sufficient supplies during and after the century date change."

No Significant Disruptions: Many possible Year 2000 glitches could affect the state's food producers, but none should be severe enough to come close to significantly disrupting overall production. Farm equipment generally exhibits little date sensitivity.

Large Farms: The probability of Year 2000 problems increases with bigger, more mechanized farm operations, but Wisconsin's farming environment is not dominated by such large producers.



Processing Equipment: Food processing firms report that they have implemented projects to address potential Year 2000 problems.

They express confidence that there will be no interruption of food production or plant operations. Equipment with embedded chips was either verified as not date sensitive or has been upgraded.

Contingency Plans: The food processors contacted either have or are developing contingency plans to assure the safety and continued viability of their products in the event of a utility service interruption. The backup power and

heating plans are designed to sustain critical operations for about three days to a week, depending on the firm.

Wholesalers and Retailers: Wholesalers, distributors, supermarkets and retail grocery stores are taking extensive measures to ensure Y2K readiness, knowing that any failure to have food available and to sell it efficiently will mean immediate and probably permanent loss of customers.

"Wisconsin's grocers have always met the challenge to keep their customers happy – major storms, outages, shortages – whatever it takes, keeping quality products on the shelves is our top priority."

Agriculture Subcommittee Co-chair Brandon Scholz

Implications for Citizens

- Consumers do not need to stockpile food. Retailers are justifiably confident that stores will operate normally and that groceries and goods will be available as they are during typical periods. Wholesalers and retailers have a great deal of experience serving customers during natural disasters and understand how to stock shelves for increased demand.
- Consumers should store essentials such as bread, water, milk, batteries and medicines as they would during any Wisconsin winter. Retailers should have these products available during the century date change period, but if it makes customers feel better to have some extra of these items, then they should do so.
- The greatest Y2K danger for farmers might be from overreaction that leads to the improper storage and use of fuels and the faulty installation of standby generators. The Commission urges those who are inexperienced in these areas to seek assistance on the proper methods. UW-Extension county agents can offer guidance to farmers on these and other subjects involving safe contingency planning.

Access the full Agriculture report at <http://y2k.state.wi.us/PublicPDF%20files/rep0818.pdf>

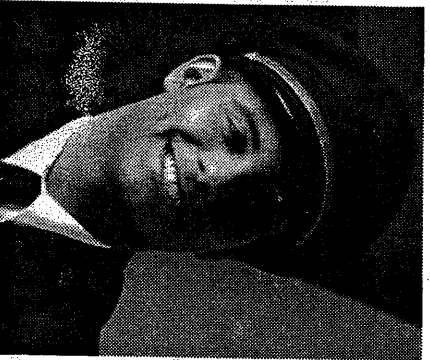
Methodology: The subcommittee analyzed Y2K vulnerabilities along the length of the food delivery chain, focusing its efforts on farm production, food processing and food distribution. Subcommittee members consulted various professionals involved with the system from farm to table and, especially in the case of the warehousing and retailing segments, conducted in-depth interviews.

Transportation

The Transportation Subcommittee finds satisfactory progress in all critical areas. While administrative systems still need work in some cases, the basic transportation infrastructure, including traffic lights, automobiles, airlines, motor carriers and the like, are expected to be ready for the date change. Thus, although isolated problems, such as shipment delays, are still possible, no life-threatening failures are anticipated in this sector.

National Airlines: Air travel in the United States should continue without significant interruptions. As of June, major U.S. and Canadian airlines had completed 95 percent of their remediation and implementation,

with full completion expected by Sept. 30, according to the Air Transport Association (ATA)'s Aviation Millennium Project. ATA members account for 95 percent of all U.S. domestic passenger and cargo service.



Airline reservation systems are already processing reservation requests into the year 2000 without incident. Though foreign carriers and airports' Y2K readiness remains in question, the International Air Transport Association reports that Y2K will not pose a safety risk, but rather inconveniences such as flight delays or long waits for baggage.

Regional Air Service: Wisconsin-based Midwest Express Airlines states that critical systems are more than 98 percent compliant at this time, including 100 percent of its fleet of aircraft. Anecdotal evidence suggests all commercial Wisconsin airports

have made substantial progress toward being Year 2000 ready.

Air Traffic Control: The Federal Aviation Administration affirms that all FAA systems – including air traffic control – are 100 percent Y2K compliant. Airline reservation systems are already processing reservation requests into the year 2000 without incident. Though foreign carriers and airports' Y2K readiness remains in question, the International Air Transport Association reports that Y2K will not pose a safety risk, but rather inconveniences such as flight delays or long waits for baggage.

Commercial Aircraft: Boeing and Airbus Industries, the two major manufacturers of commercial aircraft, both stated that en-

Methodology: The subcommittee examined national reports on transportation industry preparedness including those of the President's Council on Year 2000 Conversion and the U.S. General Accounting Office, along with survey data from the Federal Aviation Administration (FAA). The subcommittee also studied information from transportation industry contacts, various trade associations and other subcommittee assessments.

"The transportation sector's remaining Y2K challenges do not appear related to the transportation equipment itself – traffic lights, automobiles, motor carriers, airplanes, ships and locomotives – but lie with internal administrative support systems, such as scheduling, accounting and payroll applications. Year 2000 problems that could affect the sector are unlikely to impact the public's health and safety, which is the Commission's first priority."

Blue Ribbon Commission Chairman Larry Schnack

Implications for Citizens

- Obtain as much information as possible about the specific air carriers and airports' Y2K readiness levels prior to travel.
- Risks from unsafe fuel storage outweigh any supposed gains in Y2K preparedness. Stockpiling could also create shortages where none would have existed.

Access the full Transportation report at <http://y2k.state.wi.us/PDFFiles/20Files/report0426.pdf>

Government

The Government Subcommittee stresses that Y2K is not the kind of challenge that lends itself to a "one size fits all" response. Rather, the most effective Year 2000 programs at all levels of government are those that reflect the needs and resources of the citizens they serve. Overall, the subcommittee finds that local governments in Wisconsin "have undertaken appropriate efforts to develop and implement strategies to deal with potential Year 2000 problems." It notes that county governments have emerged as a key partner with state agencies to develop and implement effective statewide solutions that embrace all levels of government.

Top Business Priority: Governor Thompson has made Year 2000 preparedness state government's top business priority. State agencies are on track to be Y2K ready and no significant Year 2000 disruptions related to the operations of state government are expected. State government rolled over to its fiscal year 2000 on July 1, 1999, without any problems.



National Leader: The President's Council on Year 2000 Conversion has repeatedly recognized Wisconsin state government as a leader in Year 2000 preparedness efforts.

Many Approaches: No single approach to addressing the Year 2000 problem at the local government level is universally correct. Community-based Y2K programs should reflect the interests, needs and resources of residents.

Local Governments: Overall, the subcommittee finds that Wisconsin's local governments have undertaken appropriate efforts to develop and implement strategies to deal with potential Y2K problems.

Counties: Because every resident in the state lives in a county, the subcommittee identified counties as a critical unit

of government. All counties appear to be satisfactorily progressing on their Y2K projects in light of their unique local circumstances, priorities and available resources. The state is continuing its communication with the counties in order to promote and assist local Year 2000 initiatives.

County Updates: In the fall of 1999, all counties will be recontacted by telephone to obtain verbal updates on the status of county Y2K preparations. If at that time the counties request assistance from the state, there will still be a few months available during which the requested help could be provided.

"Each county seems to be implementing planning and preparedness efforts according to its unique local needs, and that's completely consistent with the Commission's message that fundamental Y2K readiness is achieved at the local level."

Blue Ribbon Commission Chairman Larry Schnack

Implications for Citizens and Local Government Officials

- The measures being taken by state government and local governments are sufficient to protect the health and safety of Wisconsin citizens.
- Citizens can contact local government officials to learn about the specifics of Year 2000 preparations and contingency planning in their area.
- The Public Leadership Organizations of Wisconsin (PLOW) web site, a link on the State of Wisconsin's Year 2000 web page, offers a variety of resources to assist local government officials in their Y2K efforts. The PLOW site includes a directory of Y2K coordinators throughout the state.
- Should local officials need additional assistance from state personnel, they are encouraged to contact the individuals who visited them earlier in the year.

Access the full Government report at <http://w2k.state.wi.us/Public/PDF%20Files/report0408.pdf>
 Access the Government update at <http://w2k.state.wi.us/Public/PDF%20Files/report0827.pdf>

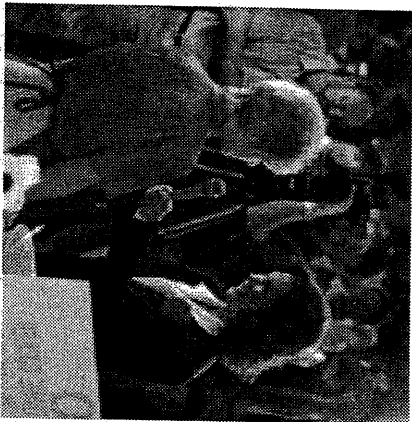
Methodology: The subcommittee collected information through consultations with representatives involved in eight areas of Wisconsin government: the state, counties, municipalities, towns, sovereign nations, school districts, the University of Wisconsin system and courts. Personnel from both state government and the Wisconsin Counties Association teamed up to visit all 72 counties to obtain Year 2000 information and help the counties achieve a reasonable level of Y2K readiness.

Public Media

The Public Media Subcommittee underscores the need for a joint effort by the media and public officials to deliver reliable Y2K information to citizens. The subcommittee examined the readiness of electronic and print media (including satellite technologies) and finds varying levels of progress, but concludes that no problems that threaten public safety (such as the failure of the Emergency Alert System) are likely.

Compliance Progress: Compliance pressures are a primary force driving media organizations toward Y2K readiness, although at various speeds depending on the employees and funds available for the project. Nevertheless, during the New Year, most Wisconsin media outlets are likely to be delivering information in their usual manner.

Cable: The cable industry's reliance on date-sensitive computers for mission critical systems is relatively narrow.



Newspapers:

Personnel from state newspapers and advertising publications report that they are aware of potential Year 2000 problems and have plans to deal with them, motivated by the fact that no newspaper can afford the lost advertising revenue and lost customer confidence that even a brief failure to publish would cause.

Satellites: Satellite operators express confidence about the readiness of space stations and those earth stations directly under their control, but offer few assurances about overall systems, especially those involving

Electronic Media: Broadcasters do not anticipate any systemic problems that would take a majority of stations off the air except for prolonged, widespread power outages, a scenario that the Commission and other assessment organizations view as highly unlikely.

earth stations in foreign countries. But any difficulties in satellite technology are not expected to produce serious disruptions in the state. In August, the internal clocks of Global Positioning System satellite navigation units were reset without any major problems.

Emergency Alert System: Three layers of radio stations, comprising 37 individual stations, form the foundation of the state's Emergency Alert System. The power of the signals these stations can generate is sufficient to conclude that – even in the case of electricity outages – if a Wisconsin citizen has a battery-operated radio, there is virtually no location within the state where he or she couldn't pick up an emergency broadcast.

Methodology: The subcommittee evaluated surveys of state newspapers, advertising publishers, broadcasters and cable companies. These surveys were administered through the respective state associations for each group. Subcommittee members also consulted with media professionals in the state and with national organizations such as the Federal Communications Commission and the Satellite Industry Association.

"There is a lot of information out there on Y2K, but much of it is erroneous. This summer the Commission and DOA launched a statewide campaign to get accurate information to citizens. We'll be counting on newspapers, broadcasters, the Internet, grocers and many other outlets to help us get the word out. They have been great partners so far."

Lt. Governor Scott McCallum, Public Media Subcommittee Co-chair

Implications for Citizens

- Every household should have access to a battery-operated radio with fresh batteries. Again, considering the possible extremes of Wisconsin weather year-round, this is always a good idea.
- With Y2K, there are almost as many opinions about the ultimate effects as there are commentators. Before reacting to particularly extreme predictions, check on the source, especially one that is unfamiliar, and attempt to find some independent, third-party verifications of the information. Many Y2K-related products are designed to take in consumers' money, not provide any real added protection.

Access the full Public Media report at <http://y2k.state.wi.us/PublicPDF%20Files/report%20public%20media%20april%202009.pdf>

The Finance Subcommittee has found that the vast majority of the state's depository institutions, insurance companies and securities firms are implementing sound strategies to achieve Year 2000 readiness. The subcommittee credits both the industry itself and federal- and state-level regulators for this progress. The subcommittee recommends that citizens keep paper records of important financial matters as a precaution, but emphasizes that even if unexpected glitches occur, financial institutions remain the safest place to keep money and that citizens will continue to have ready access to their funds, before and after January 1.

On Site Exams: Every depository institution in the state has received at least two on-site Y2K exams by one or more of the following regulators: The Wisconsin Department of Financial Institutions, the Federal Deposit Insurance Corporation (FDIC), the National Credit Union Administration (NCUA), the Office of the Comptroller of the Currency, the Federal Reserve System and the Office of Thrift Supervision.



are currently rated "Satisfactory" for Year 2000 readiness according to definitions established by the Federal Financial Institutions Examination Council.

Depository Institutions: The FDIC reports that 99 percent of depository institutions nationwide are rated "Satisfactory." Institutions rated as less than "Satisfactory" are receiving intensified supervision.

Insurance: Based on the regulatory efforts of the state Office of the Commissioner of Insurance and industry reports, no prolonged computer glitches are expected that would prevent consumers from obtaining the

100% Satisfactory: Based on these regulatory examinations, 100 percent of Wisconsin depository institutions

insurance benefits and coverage they purchased.

Nationwide Tests: During March and April of 1999, the securities industry conducted a nationwide test in which more than 400 organizations participated, including some major firms that do business in Wisconsin. Virtually all of the simulated trades were processed without glitches.

Securities: Investments with maturities in the Year 2000 and beyond have been in common circulation in securities markets for several years.

"We don't foresee any kind of prolonged problems that would prevent customers from accessing their funds. People should have the usual amount of cash they need to get through a three-day weekend, but withdrawing extra cash beyond that is unnecessary. Also, the insurance provided by the Federal Deposit Insurance Corporation and the National Credit Union Administration applies in the case of Y2K just as it always does."

Finance Subcommittee Co-chair Martin Langer

Methodology: Depository institutions, insurance companies and securities firms are all subject to regulatory oversight that includes Year 2000 readiness assessments. Much of the Commission's information regarding the finance sector comes from the regulatory agencies and associations that examine these industries. Subcommittee members also consulted with industry representatives for personal reports on Y2K progress.

Implications for Citizens

- There is no need to withdraw extra cash before Jan. 1, 2000. Consumers should have enough cash on hand to get through a three-day holiday weekend.
- Savings, checking and other depository accounts are still insured by the FDIC and NCUA, regardless of any Year 2000 glitches.
- Customers should always reconcile and retain account statements and documentation of important financial transactions.
- In general, the perils typically covered in a homeowner's policy would still be covered if they occurred due to Y2K. As is always the case when policyholders have questions, they should contact their agents to resolve any confusion regarding Y2K scenarios, and adjust the policy if needed so that they are satisfied.
- Do not make major investment strategy changes solely due to Y2K concerns. Consult your investment adviser regarding the possible impact of Y2K on particular investment vehicles.

Access the full Finance report at <http://y2k.state.wi.us/Public/PDF%20Files/finrep.htm>

General Business

The General Business Subcommittee expresses concern about the readiness of intermediate-size companies. Small companies (fewer than 100 employees) tend to be less reliant on vulnerable technologies and big companies (500 or more employees) generally have the financial, management and technical resources to mobilize effective Y2K remediation plans. The middle tier, however, could face business disruptions that threaten their bottom lines. One of the remaining Year 2000 challenges, therefore, is to encourage preparedness by these and other Wisconsin businesses. The subcommittee highlights many federal, state, university and private association resources available to help get started through the State of Wisconsin's official Y2K web site at <http://y2k.state.wi.us>.

Wide Range of Sizes: Subcommittee members, with a constituency of more than 123,000 diverse firms of all sizes across different sectors, segmented businesses based on number of employees.

Small Corporate Businesses: Small businesses (100 to 500 employees) face the greatest risk related to cost of operations and loss of production and revenue. These businesses tend to utilize technology, yet lack the funds and personnel for a



broad-based, systematic approach to compliance, and are hesitant to allocate valuable limited resources for "possible

problems. In response, UW-Extension, the Wisconsin Department of Commerce and the SBA are implementing outreach programs to aid businesses in their Y2K preparedness efforts.

Medium-sized Corporations: Medium- and large-sized corporations (500 to more than 20,000 employees) possess resources and technical expertise to more thoroughly

address Y2K issues. Also, the U.S. Securities and Exchange Commission requires public companies to disclose Year 2000 information; companies unprepared for Y2K risk the potential loss of investment dollars.

Smaller Businesses: Small businesses (less than 100 employees), which account for 96 percent of Wisconsin businesses, are typically less reliant on technology, so it is unlikely that many of them will be greatly affected by Y2K. Nevertheless, depending on its circumstances, any individual business of any size could potentially have crucial Year 2000 vulnerabilities, so some level of Y2K assessment and contingency planning is recommended for all businesses.

"Because business has to be concerned with the bottom line, it can be difficult to allocate resources for possible events. Where Y2K is concerned, however, the bottom line this time is: spend now, save headaches and money later."

Wisconsin Department of Commerce Secretary
Brenda J. Blanchard

Methodology: The subcommittee utilized Y2K surveys conducted by the National Federation of Independent Businesses and Wisconsin Manufacturers & Commerce, as well as other Blue Ribbon Commission subcommittee assessments. Information from national research groups and anecdotal information from various organizations such as the Small Business Development Center, UW-Extension, the U.S. Small Business Administration (SBA) and Wisconsin Manufacturing Extension Partnership proved valuable.

Implications for Businesses

- Focus on contingency planning, and take advantage of existing Year 2000 resources detailed in the subcommittee's full report, including state web site information.
- In all contingency planning, consider potential sources of internal risk, including environmental, security and telecommunications systems, as well as external supply issues.
- Self-assess Y2K readiness by sharing information and comparing notes with business counterparts and related trade associations.

Access the full General Business report at <http://y2k.state.wi.us/Public/PDF%20Files/gbreport.pdf>

Conclusions

In assessing the state of Year 2000 readiness in Wisconsin, the Blue Ribbon Commission has concluded that citizens' reaction to potential Y2K problems is a primary determinant of the extent of those problems. Therefore our challenge, and the challenge of all governments and organizations during the remainder of the year, is to promote responsible, cautious preparedness approaches that protect one's family while not disadvantaging others.

The Blue Ribbon Commission believes the answer for citizens contained in this report can help to achieve that balance, and Commissioners, with the help of the Department of Administration (DOA), intend to make this information available to state residents through many varied forums – newspaper stories, radio and TV shows, community meetings, presentations to trade associations and civic groups, and other methods. By proactively seeking and following through on these opportunities, Commission members will convey practical preparedness strategies to as many people as possible, recognizing that there is no single medium that reaches everybody.

The Blue Ribbon Commission's outreach efforts will closely complement the Year 2000 Public Education Campaign, implemented through DOA. The campaign recommends that citizens "Get the Facts Before You Act," and those facts are drawn from information collected and evalu-

ated by the Blue Ribbon Commission. Public Service Announcements, print advertisements and the campaign's logo itself will guide individuals to the state's Year 2000 Web site and the 1-800 phone number staffed by personnel from the Department of Agriculture, Trade and Consumer Protection; using either source, citizens will have access to validated, up-to-date information derived from Commission findings, and will know where they can go for more details.

Blue Ribbon Commissioners, subcommittee members and DOA officials will coordinate their activities with media professionals to optimize the exposure afforded to the Public Education Campaign's messages. By continuing to advance its partnership with state agencies and media outlets, the Blue Ribbon Commission will attempt to ensure that every state citizen who has questions about preparing for Y2K will get quick, reliable answers.

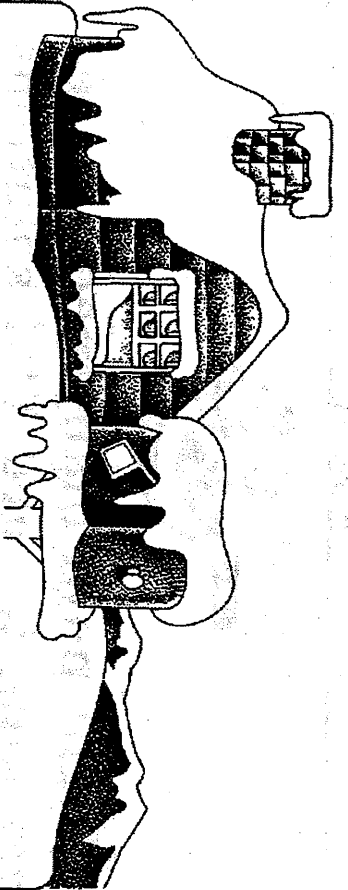
Many of the Commission's efforts since its formation in July of 1998 have been designed to gather and verify a set of facts about Y2K that Commission members feel comfortable disseminating to all the state's citizens. We have reached that point. Now, with the help of essential partnerships – the kind that have fostered nearly all meaningful Year 2000 efforts – we will use those facts as a primary component of our continuing outreach. Y2K is a very real but very manageable problem, if citizens work together and look out for each other. We look forward to contributing to those cooperative efforts and to witnessing their long-term benefits in the next millennium.



Right now, many people are working toward Y2K solutions.



The most overlooked aspect of the entire Y2K issue is the tremendous efforts being made by public and private sector workers to identify and solve Y2K problems before they happen. A year ago, the outlook for the Year 2000 was far from clear. But, as the report of the Governor's Blue Ribbon Commission on Year 2000 Preparedness confirms, their dedication and professionalism will make January 1, 2000 a day of celebration -- not consternation -- all across the Badger State. The following pages suggest ways that you, too, can work toward Y2K solutions.



Prepare For Y2K Like a Winter Storm

Like many other authoritative Y2K information sources, *The Prudent Badger's Y2K Almanac* urges you to prepare for Y2K much as you would for a major winter storm. That's why the *Almanac* addresses a variety of household preparedness issues, such as electric power interruptions and storing food. These suggestions should not be interpreted as a prediction by state officials that the power will go off, that food will become unavailable or that some other dire consequence is expected as a result of Y2K. Our best estimate of what Y2K will bring can be found in the summary of the report of the Governor's Blue Ribbon Commission on Year 2000 Preparedness.

The bottom line is that no serious disruptions of essential services or supplies are expected due to Y2K. However, given the inherent complexity and pervasiveness of the Y2K challenge, it would be prudent for everyone to take the matter seriously. Most government and business leaders have done so and have responded with comprehensive Y2K readiness projects. Typically, these include "contingency plans" to deal with any unexpected problems. For example, utility companies will have extra staff on hand during the rollover in case they're needed.

Contingency planning is something most of us do routinely, often without even thinking about it. Buckling your seat belt when you get in your car is one example. Paying for car insurance is another. The fact that you take these steps does not mean you're predicting you will be in an accident — only that you will be ready if one should occur. Likewise, most of the suggestions offered here are prudent steps all of us should take with or without Y2K. That way, you and your household will be ready for January 1, 2000, and every other day.

Are My Local Utility People Working To Solve the Y2K Problem?

Most utilities are anxious to share information about their Y2K readiness with their customers. Consumers who don't get bill stuffers or see other printed information about their service provider's Y2K program can still learn what their particular utility companies are doing.

One way is by simply calling and asking. The Federal Government's Community Guide to Y2K web site recommends that concerned consumers ask four questions:

- How long have you been working on the Y2K problem?
- When do you expect to be ready for Y2K?
- What contingency plan do you have in case there is a problem?
- What should I do until you are able to restore power in case of a failure?

The site is at:

<http://www.jpolicy.gsa.gov/mks/v2000/community/CGPower.htm>

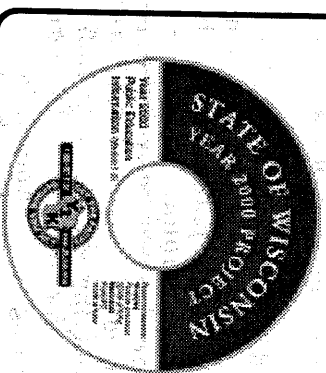
Another way to learn about utility preparedness here in Wisconsin is by looking over the shoulder of a state agency that regulates most of these companies. Wisconsin's Public Service Commission is actively monitoring the Y2K readiness steps they are taking and the agency's web site is designed to allow the public to track the progress of

utility service providers right along with them. For example, the PSC site lists contact information and preparedness status reports for electric, telecommunications and other utility companies across the state. The PSC information can be found at: <http://psc.state.wi.us/pscnews/v2kweb.htm> It can also be accessed through the state's Year 2000 Project web site at y2k.state.wi.us.

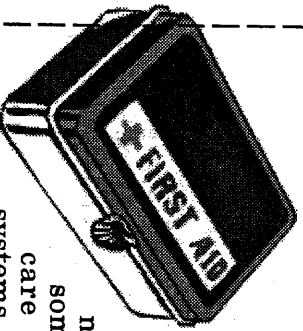
A CD-ROM packed with Y2K files is available for community groups, the media, local government officials and others from the State of Wisconsin's Year 2000 Project. PC and MAC versions of brochures, newspaper ads and even TV PSA's (with software to play it on newer computers) are included on the disk.

To obtain a copy, contact:

Steve Pickett
(608)266-5596 or by e-mail:
steve.pickett@doa.state.wi.us



Celebrating A Healthy New Year



While concerns remain about the readiness of some health care business systems (e.g., billing and scheduling), patient care in Wisconsin is not likely to be significantly affected by Y2K. However, there are some prudent steps families should take to be ready for Y2K.

Special Medical Needs: Families with special medical needs should review their plans with their health care provider. For example, it may be prudent to schedule elective dental and medical work prior to the first of the year.

Medical Devices: Most medical devices will function without any potential health or operational problems. Some devices may experience minor glitches, such as displaying an incorrect indication for the year on a report heading (for example, 00 instead of 2000), but these are

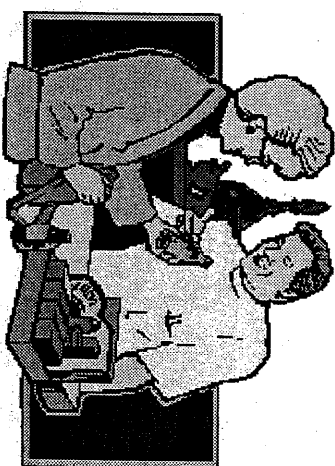
not likely to affect a patient's health. According to federal health officials, devices like implanted pacemakers do not rely on a calendar date for operation, so no Year 2000 modifications are necessary. To get more information on a medical device you rely on, contact the manufacturer, your hospital, or your doctor.

Prescription Medications: The pharmaceutical production and distribution system will be ready. The federal government is working closely with pharmaceutical industry representatives throughout the supply chain to ensure that there are no disruptions of the drug supply. The industry operates with an average 90-day supply in the distribution system among manufacturers, distributors, and pharmacies. Yet some groups are advising that patients stockpile prescription medications. If this advice is widely followed, it could cause shortages. Therefore, stockpiling of medications is not recommended. However, it obviously makes sense to routinely fill prescriptions you may need before January 2000.

The American Red Cross recommends:

First Aid Kit(s): One first aid kit for your home and one for each car. They should include:

- Sterile adhesive bandages in assorted sizes
- Assorted sizes of safety pins
- Tube of petroleum jelly or other lubricant
- 2-inch sterile roller bandages (3 rolls)
- 3-inch sterile roller bandages (3rolls)
- 2-inch sterile gauze pads (4-6)
- 4-inch sterile gauze pads 4-6)
- Cleansing agent/soap
- Latex gloves (2 pairs)
- Triangular bandages (3)
- Non-prescription drugs
- Moistened towelettes
- Sunscreen
- Scissors
- Tweezers
- Needle
- Antiseptic
- Thermometer
- Tongue blades (2)



Non-Prescription Drugs:

- Aspirin or nonaspirin pain reliever
- Anti-diarrhea medication
- Antacid (for stomach upset)
- Syrup of Ipecac (use to induce vomiting if advised by the Poison Control Center)
- Laxative
- Activated charcoal (use if advised by the Poison Control Center).

Sanitation Supplies:

- Toilet paper, towelettes
- Soap, liquid detergent
- Feminine supplies
- Personal hygiene items
- Plastic garbage bags, ties (for personal sanitation uses)
- Plastic bucket with tight lid
- Disinfectant
- Household chlorine bleach

The American Red Cross offers pamphlets and other helpful materials for health-related emergencies and other preparedness steps your household can take. Visit their Y2K Safety pages on the web at <http://redcross.org/disaster/safety/y2k.html> or contact your local chapter.

Emergency Operations Centers Will Be Activated for the Y2K Rollover

Where will you be at midnight, New Year's Eve? Most Wisconsin residents will probably spend the evening with family or friends saluting the historic event in a suitably celebratory style. But not everyone. Across the state, thousands will gather in emergency operations centers, public safety facilities, utility plants and elsewhere to handle any Y2K problems that threaten public health or safety.

Telecommunication, electric power and natural gas suppliers in the state have all developed detailed contingency plans for the rollover that include extraordinary staffing by management and technical personnel. Likewise, state, county and municipal officials across Wisconsin are developing contingency plans that include precautionary staffing of emergency operation, communication and other facilities.

At the state government level, the Emergency Operations Center (EOC) in Madison will be activated at 12:00 noon on Friday, December 31; and will remain in operation for at least 24 hours. The EOC is operated by Wisconsin Emergency Management (WEM), a division of the state's Department of Military Affairs. In addition to the Office of the Governor and WEM, agencies

represented at the center on New Year's Eve will include the Departments of Corrections, Justice, Natural Resources, Health & Family Services, Workforce Development, Administration, Transportation and Natural Resources. Several other state agencies, along with the American Red Cross and the Salvation Army will also be on hand.

Normally, the EOC is only activated after a disaster has occurred. The vast majority of activations are in response to severe weather, but the EOC has been used in a variety of other circumstances, such as the March 1996 Weyauwega train derailment. The EOC is designed to provide a central facility that allows state agencies to coordinate their response to emergency situations and to provide a point of contact for the public, media and others.

The EOC is supported by a variety of communications systems, including commercial telephones, State Patrol microwave telephones, the Department of Justice's TIME system and HF and VHF radios. A statewide network of volunteer amateur radio operators will be available to relay priority messages.

WEM's six regional emergency management facilities (co-located with State Patrol District Headquarters) will also be acti-

vated during the Y2K rollover. Most, but not all, of the state's 72 counties will activate their EOCs. Counties that choose not to do so will make other arrangements to monitor and report developments. To avoid duplicative contacts between state agencies and their county government counterparts, a reporting system will be implemented to route status information and other priority messages from each county to WEM regional offices for relay to the state EOC.

In Madison, a Joint Public Information Center will be housed in a separate part of the Department of Military Affairs' building. Press releases, press conferences and other media activities will be conducted as needed throughout the rollover period.



Major Gen. James G. Blaney, Adjutant General, Wisconsin Army National Guard, addresses state and local agency representatives at June 29 EOC drill

The decision to activate the EOC on December 31 underscores the serious nature of state government's response to the unprecedented Y2K challenge. But preparedness should not be misinterpreted as a signal that state officials are predicting significant Y2K-related problems. Indeed, the Governor's Blue Ribbon Commission on Year 2000 Preparedness anticipates few, if any, problems that could mar community and family celebrations at the dawn of the new millennium.

Still, New Year's Eve celebrants may want to pause for a moment or two around midnight to thank the thousands of dedicated men and women who will help make the anticipated festive christening of the New Year possible.

Stocking Your Y2K Pantry



Storing some food and water for short-term emergencies is always a prudent thing to do. While no extraordinary food or water supplies are recommended for Y2K readiness, given Wisconsin's weather extremes, households should always have enough potable water and nutritious and easy-to-prepare food on hand to last for a few days to a week.

Food: Barbara Ingham, Food Science Extension Specialist with the UW-Cooperative Extension, notes that "planning for short-term emergency food needs may be as simple as increasing the quantities of some staple foods and non-perishable foods that you normally have on hand." Detailed recommendations can be found in "Y2K: Storing Food for Short-Term Emergencies," available from county resource agents.

She recommends foods that "require no refrigeration, minimal or no cooking, and little or no water." Other points she stresses are to store foods you normally eat, plus some favorite treats and to avoid foods high in salt, which increases your thirst. Canned goods last almost indefinitely as long as the cans are undamaged. However, they should be rotated regularly to ensure quality and nutritional value. Also, bear in mind that some canned goods require refrigeration after opening.

so buying huge cans may not be a good idea for smaller families.

Water: A safe supply of water is crucial because people can't survive for long without it. Ingham explains that the average person needs about a gallon of water per day – half for drinking and the other half for sanitation and food preparation. Recycled soda, water and juice bottles (glass or plastic) work well after being thoroughly cleaned with hot water and soap. But she notes that milk jugs and other containers that held food items are almost impossible to adequately clean and, therefore, pose a health risk.

Before storing your water, treat it with chlorine bleach (or some other preservative) to prevent the growth of microorganisms. Use liquid household chlorine bleach that contains 5.25% sodium hypochlorite and no soap. Do not use scented or "color safe" bleach or bleaches with added cleaners. Add 16 drops of bleach, or ¼ teaspoon, per gallon of water, and stir. Seal tightly and store in a cool, dark place. It can also be kept in the freezer, where it will also help keep food fresh longer if the power goes out.

The length of time water can be stored varies, depending on the original quality of the water and storage conditions. But plan on replacing it every three months. "Y2K: Storing Water for Short-Term Emergencies" is available from county agents.

Wisconsin's Original Badgers



Have you ever wondered how Wisconsin became known as the Badger State? The answer is far older than the state's championship football team or even the state itself. It can be traced all the way back to the 1820's and 1830s, when hardy men from Canada, Great Britain and other places were attracted to lead mines opening up across southwestern Wisconsin.

blasting, picking and smelting lead was harsh and dangerous work. But the men who worked the mines were up to the challenge. The miners' tendency to shelter in crude stone huts burrowed into the hillsides near their work-sites led newcomers to call them "Badgers" – and the name stuck.

One of these original Badgers, named Jefferson, was typical. He came to Potosi in Grant County to mine and smelt lead in 1835. Before that he had already spent two years homesteading near Cassville and had served in the Black Hawk War. Before that, Jefferson had spent seven years traversing vast distances by foot and canoe in the services of the North American Fur Company's Prairie du Chien outpost.

Like many of his fellow miners, Jefferson eventually exchanged his crude Badger hut for a more conventional home, married and settled down to start a family (in Jefferson's case this included eleven children and countless grandchildren, great-grandchildren, etc.). He died peacefully in 1890 in Grant County, having seen Wisconsin transformed from a frontier territory with fewer than 30,000 residents to an industrializing state with a population of nearly 1.7 million.

Jefferson and others like him exemplify the virtues that are still highly valued in Wisconsin – virtues embodied in Wisconsin's mascot, the Badger.

Think Ahead About Emergency Heat and Power

Avoid Steps that Could Endanger Your Household and Utility Workers



Have extra generation capacity and technicians available on New Year's Eve and Day.

Electric Power: Flashlights and fresh batteries are always a good idea, but electric generator systems are not recommended for most households (although they may make sense for dairy farmers and others with special needs). Generators can pose substantial fire, poisonous gas emission and electric shock hazards for family members and utility workers. If used, they should be installed, tested and operated in strict compliance with manufacturers' instructions and local codes. A portable generator should never be plugged into a home outlet or connected directly to the building's wiring system.

Because Wisconsin utilities have made Y2K readiness a top priority, few, if any, power interruptions are expected in the state due to Year 2000 problems. In addition to extensive upgrading and testing already completed, utilities will have extra generation capacity and technicians available on New Year's Eve and Day.

demand for electricity, which could cause other circuits to overload. In other words, the best thing we can all do is to simply carry on normally as midnight, January 1 approaches. If the power goes out for any reason, turn off TVs, computers and other devices to avoid possible damage when power is restored. Turn items on gradually after that.

heating systems only if installed, tested and operated properly. Some heating devices, especially grills intended for outdoor use, can pose fire and poisonous gas hazards if used indoors. Check with local officials for guidelines.

It usually takes a couple of days for a typical home to cool to a dangerous level, therefore staying as warm as possible at home is probably your best bet if service is interrupted briefly. But if a safe alternative heat source is not available to you, check with local government officials, friends, neighbors and others to prepare a contingency site that you and your family can safely go to if necessary.

Heat: While no unusual disruptions of natural gas, heating fuel or propane supplies are likely to occur as a result of Y2K, there are some simple, low-cost steps families can take as a precaution. These include filling propane and oil tanks prior to January 2000, keeping chimneys cleaned and, if feasible, keeping a week's supply of alternative fuel (e.g., wood) on hand. Use alternative



Camp Witukae

A Message to Parents and Teachers

Because children will undoubtedly see advertising, news stories and other messages about Y2K, it may be important for some parents to help their children understand Y2K. Here are some suggested Internet resources:

Kid-Friendly Search Engines: Yahoo and Ask Jeeves offer web guides specifically designed for use by youngsters, which include a number of kid-friendly Y2K sites. The URLs are: <http://search.yahooigans.com/search/ligans?p=y2k> and <http://www.ajkids.com/index.asp>

New York Times: In partnership with the President's Council on Year 2000 Conversion, The New York Times newspaper has compiled Y2K lesson plans for students in grades 6-12. The URL is: <http://www.nytimes.com/learning/teachers/NIERY2K/>

Federal Emergency Management Agency: FEMA has created a site that answers questions they have received from young people about Y2K, including: "How Will Y2K Affect You?" The URL is: <http://www.fema.gov/kids/y2k.htm>

Girl Scouts: The Girl Scout's official web site offers an overview of the issue, checklists of things girl scouts (or any other kid) can do and other informative material. The URL is: <http://www.girlscouts.org/girls/WHy/Y2K/Y2K.htm>

The President's Council on Year 2000 Conversion has distributed education materials through News-paper in Education (NIE) programs nationwide. Visit the official state web site (<http://y2k.state.wi.us>) for updated links and references.



Turning A Lemon Into Lemonade



While the push to get ready for the Year 2000 has been costly, it also offers some (potentially) enduring benefits that would help compensate for all the expense and trouble Y2K has caused. Here are five reasons why it may not be such a bad thing after all:

1. We're Doing More and Better Preventive Maintenance

One obvious side-effect of inventorying, assessing and testing various kinds of automated systems is that technical bugs were found and disposed of that might have caused problems independent of Year 2000 date change issues. For example, engineers testing a backup generator for Y2K readiness in a state-owned facility discovered that a computer used to control an essential steam valve was not connected to emergency power. Thus, if the system was pressed into service due to a severe storm or some other non-Y2K related event, the system would have failed to operate as intended. It has now been fixed.

2. "Legacy Systems" Are Now Being Documented

Most big organizations continue to rely on computer hardware and software components inherited from many years ago (indeed, that's a main reason we have the Y2K problem). In most cases, documentation of these legacy systems is incomplete or nonexistent. The process of parsing millions of lines of code to identify potential date rollover issues has had the unintended, but welcome, effect of documenting these systems. This will allow computer programmers to troubleshoot non-Y2K glitches more easily in the future and to change software more reliably as business needs change.

3. We've Improved Internal Communication

In the past, most business managers, whether in the public or private sector, have demonstrated a less-than-complete understanding of how Information Technology (IT) systems relate to core business operations. This disconnect led to countless problems and lost opportunities, including unrealistic expectations on

the part of top management about how IT systems can be used to support business activities and under-funding of needed IT resources. The problem has also run the other way: potential productivity gains and service enhancements may have been missed in the past because IT managers often had an inadequate understanding of the organization's overall business goals. If nothing else, in many enterprises Y2K has opened up new channels of internal communication between top management and the people who run the IT shop.

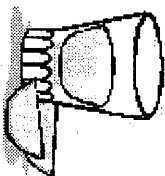
4. Stronger Partnerships Have Been Forged

There's nothing like a shared challenge to bring people together, and as work on Y2K readiness has progressed, much of the focus has shifted from fixing internal systems to ensuring that external suppliers and other essential business partners don't drop the Y2K ball. Business relationships that were taken for granted in the past are now based on a better understanding of the resources and capabilities each party brings to the business relationship. State and county governments, for example, have worked hand-in-hand on Y2K readiness matters. This offers a golden opportunity to look for ways to work together to improve services or reduce costs.

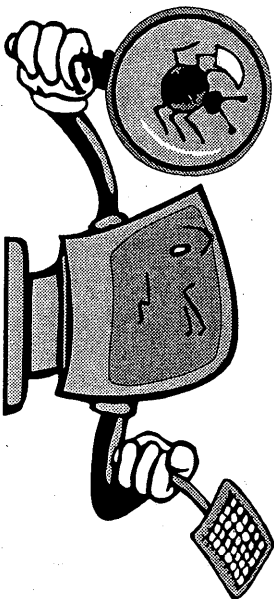
5. We're Taking Emergency Preparedness More Seriously

A final benefit of Y2K preparedness activities is the commitment many organizations have now made to business continuity and recovery planning and to emergency government preparedness. Quite simply, Y2K is a big enough challenge that utility companies, government officials and many others had to shake the cobwebs off their old emergency plans and do some serious, systemic contingency planning for the first time in years. If Y2K spurred us to do things we should have done anyway, perhaps it was just the wake-up call we needed.

Many lament the enormous cost associated with Y2K. Perhaps it would be better to think of the substantial expenditures of time and money required to get ready for the Year 2000 as an investment.



Will My Computer Still Compute?



Wisconsin's Department of Agriculture, Trade and Consumer Protection (DATCP) warns that a substantial percentage of home computers are vulnerable to the Year 2000 bug. While virtually all Apple's Macintosh computers are thought to be immune, other computers purchased before 1997 probably have the Y2K bug and newer ones may as well. One survey found 93% of PCs made before 1997 had Y2K flaws, while 47% made in 1997 showed problems.

Even if your computer has the bug, how big a problem it is for you depends on how you use your computer. It will probably still work OK for common tasks like word processing and going on the web. However, the Year 2000 could bring headaches for consumers who use personal finance programs, personal information managers, spreadsheets or other software that relies heavily on date calculations.

Checking your computer hardware is not easy. Advancing the date

manually to test the system, for example, is not recommended because it may be difficult to reset the clock. Also even a brief leap in the date, if read by some software applications, may cause problems with their warranties. State consumer officials advise that the best way to test a computer is with special software that tests the internal clock for both New Year and leap year compliance.

They also advise consumers to avoid scams and damage to their systems by obtaining a Y2K program from a reputable source—in fact, they're available for free on the web.

Links to manufacturers' web sites and additional information are available from the consumer protection web site at:

http://datcp.state.wi.us/y2k/y2k_pc.htm or by calling the state's toll-free consumer protection hotline at 1-800-422-7128.

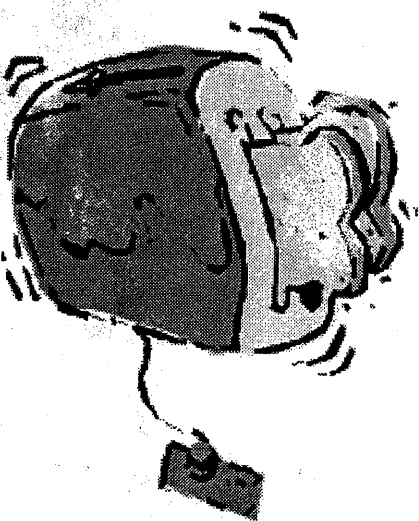
Will My Toaster Still Toast?

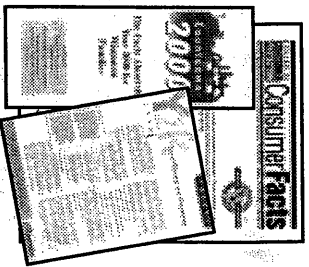
Very few consumer products have Y2K problems because most of them don't keep track of the date anyway. Toasters for example are expected to work the same 24-hours-a-day, 7-days-a-week. But you may have Y2K problems with automatic thermostats or other timed devices that may have different modes for weekday versus weekend operations.

Wisconsin's Department of Agriculture, Trade and Consumer Protection (DATCP) suggests that to test most consumer electronics with programmable clocks, advance the date to Dec. 31, 1999, 11:58 p.m. and wait two minutes to see what happens. If the date appears as Jan. 1, 2000, the product should be fine. A problem product may show a date of Jan. 1, 1900, 1980, or 1999. Also, make

sure the clock recognizes that 2000 is a leap year. Conduct the same test described above, but this time set the date to Feb. 28, 2000, 11:58 p.m. Testing personal computers is a trickier business and manually resetting the computer's clock is not recommended.

Some consumer products that don't even display date functions may fail in the Year 2000. Consumers should check critical products with the manufacturer or vendor. DATCP's web site at: <http://datcp.state.wi.us/y2k/electronics.htm> lists the phone numbers and web addresses for many major consumer electronics product manufacturers. Information is also available by calling the state's toll-free Consumer Information Hotline at 1-800-422-7128.



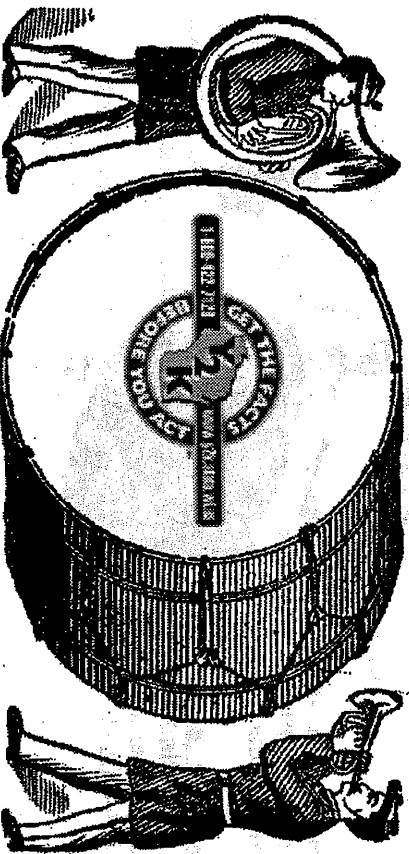


Informational brochures and fact sheets about household Y2K readiness are available from several state agencies and the UW-Cooperative Extension. Some are available via fax-on-demand (see order form at the end of this publication) and most others are available in a downloadable form on state agency and UW web sites (links are available through the state's official Y2K web site at <http://y2k.state.wi.us>). Printed copies of these materials are available on a limited basis by contacting Steve Pickett at: (608) 266-5596 or by e-mail at steve.pickett@doa.state.wi.us. They may also be available from county Extension offices, state agencies (check your local phone books under "WIS STATE OF") and local government offices.

State Government Has Already Entered Its "Fiscal Year 2000"

For most people, the Year 2000 will begin on January 1. But for state workers, Fiscal Year 2000 arrived months ago. The State of Wisconsin's financial records are maintained on a fiscal year basis that runs from July 1 to June 30. This means the accounting systems state agencies use to track tax collections, payroll and the like have already been operating in Fiscal Year 2000 for months. The news so far: No problems.

The fact that critical programs have worked normally since the rollover is evidence that state government will be ready on January 1, when it passes the midpoint of its Fiscal Year 2000.



Federal officials have been working hard on Y2K and are confident that their critical operations will not be interrupted by the Y2K bug.

The Checks Will be in the Mail

their benefits payments on time. To be safe, the VA also has developed comprehensive contingency plans.

Social Security: The Social Security Administration (SSA) has stated that payments will be made in a timely fashion after January 1, 2000 and that the software involved is 100% compliant for the Year 2000. That means there will be no problems producing Social Security and Supplemental Security Income payments. The SSA has also tested its systems with the Treasury Department and the Federal Reserve Board and has developed detailed contingency plans to deliver benefits in the unlikely event that any interruption occurs at the time the year rolls over. Contact the SSA for more information at 800-772-1213.

Medicare: The Year 2000 especially affects Medicare since it is the most automated healthcare payer in the country. The Health Care Financing Administration (HCFA) says its Medicare claim processing and payment systems will work and that doctors and hospital bills will get paid when submitted. HCFA's top priority is protecting beneficiaries and their continued access to care. Healthcare providers who fail to fix their own systems and cannot bill Medicare for services are prohibited from billing beneficiaries. Beneficiaries are legally protected from liability for bills that Medicare would ordinarily pay, even if the provider is not Year 2000 compliant.

VA Benefits: The Department of Veterans Affairs (VA) reports that it too is confident that its benefit payment systems are Y2K ready. Each step in the payment process has been tested to ensure that veterans receive

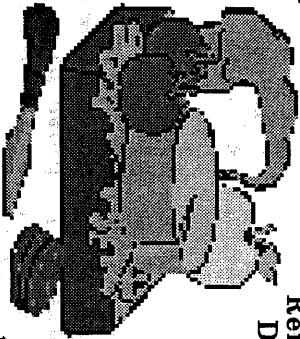
Information about federal programs is available from President's Council on Year 2000 Conversion at www.y2k.gov or toll-free at 1-888-USA-4-Y2K. More valuable information is available from the federal consumer website:

www.consumer.gov/y2k.

The Power is Off: Is My Food Still Safe to Eat?

While a prolonged interruption of electric power service for Wisconsin utility customers, due to Y2K, now appears to be highly unlikely, short-term service interruptions are always possible, due to equipment problems like Y2K, severe weather or other causes. Thus, it is prudent for all Wisconsin households to know what to do if the power does go off.

One issue most families will need to consider is the safety of refrigerated and frozen food in the home. Here are some guidelines to determine if this food is safe to consume.



Refrigerated Foods: Generally, refrigerated foods are safe as long as the power is out for no more than a few hours. If, you keep the door closed food will remain chilled for four to six hours. When power is restored, check all food according to the following guidelines.

- ◆ Foods That Can be Safely Stored at Room Temperature (above 40°F) a Few Days:
 - ◆ Butter and margarine (swiss)
 - ◆ Hard cheeses (such as cheddar, swiss)
 - ◆ Fresh fruits and vegetables
 - ◆ Fruit juices*
 - ◆ Dried fruits and nuts
 - ◆ Fresh herbs and spices

- ◆ Opened jars of salad dressing, peanut butter, jelly, relish, taco sauce, barbecue sauce*
 - ◆ Mustard, ketchup and olives*
 - ◆ Fruit pies*
- *These foods may spoil due to yeast and mold growth if left at room temperature

Refrigerated Foods to Discard: Other refrigerated foods stored above 40°F over two hours should be discarded. Throw away moldy items or food with unusual odor or appearance. It is especially important to discard the following:

- ◆ Raw or cooked meat, poultry, seafood
 - ◆ Meat-topped pizza, lunch meats
 - ◆ Casseroles, stews or soups
 - ◆ Milk/cream, yogurt, soft cheese (such as feta and Brie)
 - ◆ Mayonnaise, tartar sauce, or creamy dressings
 - ◆ Cooked pasta, potato, rice and salads prepared from these foods
 - ◆ Cookie dough
 - ◆ Fresh eggs, egg substitutes
 - ◆ Cream-filled pastries
 - ◆ Custard, chiffon or cheese pies
 - ◆ Gravies
- Frozen Foods:** Food in a full freezer will stay frozen for about two days; a half-full freezer for about one day. The kind of food in the freezer makes a difference; for

example, meats and vegetables will stay frozen longer than bread. To preserve food in your freezer, keep the door closed as much as possible.

What to Do With Frozen Food If It Thaws

Despite your best efforts, the food in your freezer may partially or completely thaw before power is restored. Foods may be safely refrozen if they still contain ice crystals. Partial thawing and refreezing reduces the quality of foods, particularly fruits, vegetables and prepared foods. Foods that have completely thawed, but are still cold – about 40°F – may be refrozen if the guidelines listed below are followed:

Fruits – may be refrozen if they still look and smell good.

Vegetables – should not be refrozen if thawed because bacteria multiply rapidly in these foods. If ice crystals are present, refreezing is possible.

Meat and poultry – should be discarded if the meat temperature has exceeded 40°F for two hours or more. Discard if the color or odor is poor or questionable, even if the meat is still cold. Unspoiled meat may be cooked and then refrozen.

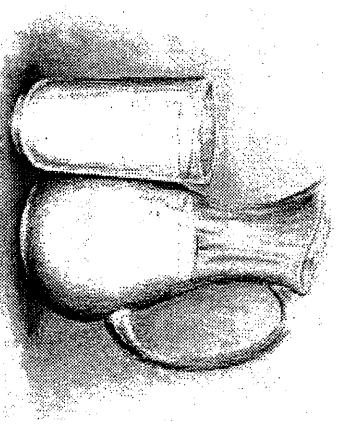
Fish and shellfish – should not be refrozen if thawed completely since these foods are extremely perishable. May refrozen if ice crystals are present.

Hints on Saving as Much Food as Possible: FIRST, use perishable food and foods from the refrigerator. THEN use foods from the freezer. Minimize the number of times you open the freezer door by posting a list of freezer contents.

In a well-filled, well-insulated freezer, foods will usually still have ice crystals in their centers. Covering the freezer with blankets will help to hold in the cold, but be sure the air vent is not covered. FINALLY, begin to use non-perishable foods and staples.

Cooking Without Power: For emergency cooking, use a fire, a charcoal grill or camp stove outdoors only. You can also heat previously cooked food that tastes better warm with candle warmers, chafing dishes and fondue pots. Do not use these warming items for cooking raw foods that have to be thoroughly cooked to be safe (for example: raw meats, poultry, seafood, eggs and egg-containing products).

Questions about the safety of meat and poultry items can be answered by the USDA's Meat and Poultry Hotline: 1-800-535-4555



Milk: State Beverage

Y2K Public Education Campaign Overview

The state has developed an integrated Year 2000 Public Education Campaign to offer timely and authoritative information about Y2K to all Wisconsin residents.

The campaign encourages personal/household preparedness and discourages counterproductive responses. To emphasize the availability of reliable Y2K information, the theme of the Public Education Campaign is: "Get the facts — before you act." The campaign logo incorporates this theme.

Toll-Free Phone: In conjunction with DOA, the Department of Agriculture, Trade and Consumer protection offers a Consumer Protection



Hotline (1-800-422-7128). It features recorded Y2K messages, and fax-on-demand publications 24-hours-a-day and offers live assistance during normal business hours (weekdays, 7:45 a.m. to 4:30 p.m.).

Web Site: The state's Y2K web site (<http://y2k.state.wi.us>) provides user-friendly access to a wide range of Y2K information. An animated Internet banner ad directing browsers to the state's web site is also available for placement on other appropriate web sites.

Brochures & Factsheets: DOA and other agencies have developed brochures and factsheets that offer household and personal preparedness advice.

Newspaper Ads/Bill Stuffers: Four newspaper ads have been developed for placement in daily, weekly, shop-per and trade newspapers. This in-

cludes one large ad (roughly 13" wide by 10" deep or 1/2 page) and three smaller ads (roughly 4.25" by 10" or 1/6 page). A bill stuffer similar to the newspaper ad is also available for distribution by business, trade, local government and other associations.

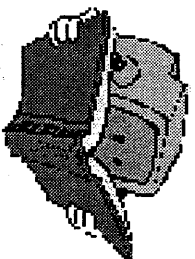
Radio and Television PSAs: Two radio PSAs have been produced: a 60-second and a 30-second version. Two television PSAs have been produced: a 30-second and a 10-second version. The television PSAs have been distributed to both broadcast and cable operators. English, Spanish and Hmong scripts of the radio PSAs are also available in hard copy and on DOAs CD-ROM.

Speakers: Blue Ribbon Commission members and state employees are available to speak at community functions and other direct contact with the public.

Compact Disk: A CD-ROM disk packed with Y2K files (including the above printed and electronic materials) is available for distribution to community groups, local governments and others interested in helping with the campaign.

Free media placements of the ads and PSAs will be required due to funding limitations. Those interested in participating in the Year 2000 Public Education Campaign can obtain paper and electronic versions of campaign materials as they become available by contacting Steve Pickett at the State Department of Administration, (608-266-5596 or by e-mail at steve.pickett@doa.state.wi.us).

Frequently Asked Questions



What is the Year 2000 problem?

For decades, virtually all computer programs used two-digits to designate years (e.g. "98" instead of 1998). While this practice posed no special problems in the past, a serious challenge lies ahead as the year "99" is followed by the year "00." In effect, computer applications that are not updated to become "Year 2000 compliant" may read "00" as "1900", instead of "2000," "01" as "1901" and so forth. This could result in either a malfunction or incorrect information. For example, because a computer may perceive "01" as coming long before "98", an employee hired in "01" could be treated as having more seniority than the one hired in "98."

Can't we just switch computer codes from two to four digits?

The conversion from two to four digits is only the tip of the Year 2000 iceberg: The problem begins with finding all the places where two digit year codes are used in computer applications and extends to careful testing of systems after conversion has been completed. Finding two digit year codes requires a line-by-line analysis of all applications, data bases and files.

What is state government doing about the problem?

Governor Thompson has made Year 2000 readiness state government's top business priority and has directed the Department of Administration (DOA) to coordinate the Y2K activities of all Executive Branch agencies. DOA has responded with the Year 2000 Project, which monitors progress, including on-site visits to those with critical applications, and coordinates information and technical support (for example, DOA offers facilities to test modified programs). The state's focus is on the most critical business applications. DOA and other state agencies are also working closely with other governments and private sector business partners on Y2K readiness issues, including contingency planning and public education. Because state government operates on a July to June fiscal year, it is already operating in "Fiscal Year 2000." The fact that critical applications have continued to perform normally confirms the effectiveness of the state's Y2K efforts.



Would You Buy A Used Computer From This Guy?

The confusion surrounding Y2K has given scam artists a golden opportunity to take advantage of consumers. Y2K is the perfect cover to give old con games a fresh new face. Here are some steps you can take to minimize your chances of becoming the victim of a Y2K scam.

County Extension offices offer knowledgeable people and consumer information fact sheets on a variety of topics, including "Y2K: Avoiding Frauds, Scams and Rip-offs," prepared by University of Wisconsin - Cooperative Extension Professor Karen Goebel. She advises consumers to be apply tried-and-true consumer guidelines when dealing with Y2K.

Cont. next page

Year 2000 Consumer Help Available

The Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) has developed a special consumer complaint form for computers, appliances and other products or services that could pose Y2K compliance problems. The form is available by calling toll-free 1-800-422-7128. Consumers with questions or complaints can also contact the agency's four regional offices, located at:

Northwest Regional Office
3610 Oakwood Hills Pkwy
Eau Claire, WI 54701
(715) 839-3848
FAX: (715) 839-1645

Northeast Regional Office
2400 N Jefferson St Ste 146A
Green Bay, WI 54301
(920) 448-5110
FAX: (920) 448-5118

Southeast Regional Office
10930 W Potter Rd Ste C
Milwaukee, WI 53226-3450
(414) 266-1231
FAX: (414) 266-1235

Southwest Regional Office
PO Box 8911
Madison, WI 53708-8911
(608) 224-4960
FAX: (608) 224-4963

✓ **Rely on trusted sources of information:** people and businesses that have earned your trust in the past.

✓ The old "if it sounds too good to be true, it probably is" rule still applies. In fact, Y2K offers scammers a slick new sales pitch. Goebel cites an Internet ad offering hot investment opportunities in a company claiming to have products to toward the Y2K bug. Unfortunately for investors lured by the promise of huge payoffs when the product hits the market, no such product exists.

✓ **Assert your right to think things over.** Pressure to act quickly is a warning sign. Remember that a legitimate offer will probably still be there tomorrow.

✓ **Never disclose a credit card number over the phone unless you initiated the call and absolutely know who you are dealing with.** Some scam artists may claim they only want to check your cards to be sure they're Y2K ready.

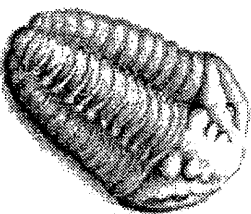
✓ **Always be suspicious of free prizes.**

State regulators are also on the alert for Y2K scams. The Wisconsin Department of Financial Institutions (DFI) confirms that telephone scam artists are using Y2K concerns to get consumers to give out credit card information. One of the more creative examples is a caller in the Milwaukee area who offers to send a replacement for the magnetic strip on the back of the consumer's credit card to protect them from the Y2K bug. The department reminds consumers

not to fall for this or any other scam designed to get personal financial information of any kind over the phone.

Another state agency monitoring the marketplace is the Department of Agriculture, Trade and Consumer Protection (DATCP). An undercover survey by the agency suggests that Christmas shoppers may be misled about Year 2000 problems when buying computers. "We are concerned because shoppers are basically on their own to make sure consumer electronics purchases will work properly," says Bill Oemichen, administrator of Trade and Consumer Protection. "And if computer buyers have Year 2000 problems and are novice users or not connected to the Internet, they may have a difficult time finding a remedy. Even if salespeople tell you warranties will cover Year 2000 glitches, it may not be true." Oemichen recommends that consumers ask for written guarantees or documentation that hardware and software are fully prepared to handle dates in the next millennium.

If you think you're being scammed or have other consumer concerns, call DATCP's toll-free hotline at 1-800-422-7128.



Trilobite: State Fossil

get ready to hop

2000 Will Be a Leap Year After All

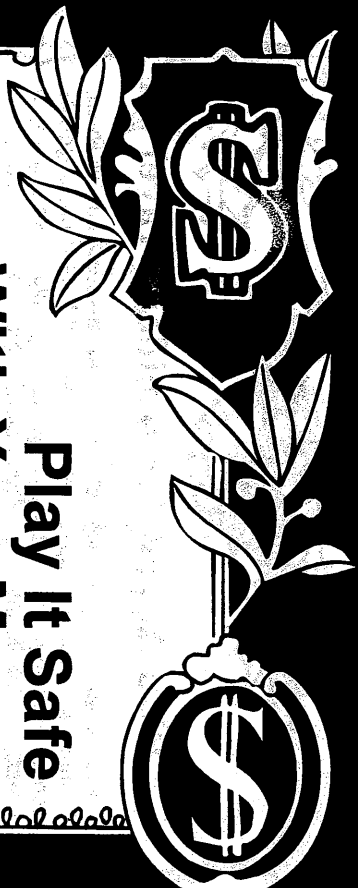
No one doubts that 2000 is an exceptional year, but did you know that the year 2000 is actually an exception to an exception when it comes to leap years?

A year, of course, is the time required for the Earth to rotate once around the Sun, which is 365.24219 days — or slightly less than 365 and 1/4 days. Leap years (which add an extra day every fourth year, observed on February 29) were introduced into the calendar by Julius Caesar to compensate for the extra (approximately) 1/4 day. Without this change, the seasons would creep forward by about 25 days each century. But because this was still only an approximation, the rules for determining leap years had to be changed in the 16th century by Pope Gregory (who recognized that eventually Easter would fall on Christmas Day unless the system was refined). The "Gregorian Calendar," still in use today, fine-tunes the leap year calculation by stipulating that century years

(e.g., years ending in "00"), which would normally qualify as a leap year, are an exception to the general rule and will have only 365 days. However, because even this adjustment was not quite enough to make the calendar work right, the Gregorian Calendar also provides that century years that are evenly divisible by 400 are an exception to this exception and will be leap years after all.

Thus, 1900 was not a leap year, but 2000 will be. Unfortunately, some computer programmers, who were aware of the general century year exception, but not the exception to the exception, wrote Year 2000 calendar functions into programs based on the 365 day rule. This means that some computers could begin to malfunction on February 29. For example, non-compliant accounting systems will think the date is March 1. Fortunately, most Y2K remediation plans include steps to address this problem as well.

Month	1	2	3	4	5	6	7	8	9	10	11	12
JAN												
FEB												
MAR												
APR												
MAY												
JUN												
JUL												
AUG												
SEP												
OCT												
NOV												
DEC												



Play It Safe With Your Money

While state regulators report that the possibility of bank failures in Wisconsin, due to internal Y2K problems, is "less than remote," most households will want to take sensible precautions to protect their financial interests. Linda Boelter, UW-Extension Family Resource Management Specialist, suggests several precautions.

Keep Good Records

Keeping good financial records is always important. Boelter notes that it's generally a good idea to keep written records that document all your important financial accounts and verify your financial transactions. Written records should include copies of monthly statements from your bank, savings association or credit union, credit card statements and receipts; mutual fund, brokerage and other investment documents. Retain paper copies of information that will document your deposits, account balances, receipts, investments, payments and ATM transactions. As you receive monthly statements on your accounts, review them for accuracy by reconciling amounts on the statement with your checkbook records, credit card statements, ATM receipts and other records. If you discover errors or discrepancies, contact the financial institution to resolve the problem.

Be Cautious with Cash

Think carefully about how much cash you should have on hand. While cash can be useful in a short-term emergency or a long weekend when financial institutions may be closed, cash does pose the possibility of loss or theft. For those concerned about the possible interruption in banking services with the Y2K date change, most experts suggest withdrawing only the amount of cash you would normally need to handle necessary short-term purchases over a long weekend.

For more information see the UW-Extension factsheet "Y2K" Personal Finance and Consumer Fraud"

REAL RESERVE NOTE

NE DOLLAR



The Prudent Badger's Household Preparedness Checklist for Y2K & Beyond

In the waning months of 1999, all of us will have lots of things to think about. Y2K will be one of them. It's not necessarily our favorite topic, but it's one we have to pay attention to because there are things we should do — and things we should not do — to get our households ready for the Year 2000.

The fact is that *our* behavior is just as important to the outcome of the Year 2000 computer problem as the behavior of all the computer chips in the world on 01/01/00.

This "Household Preparedness Checklist" is designed to help you plan for most emergency situations we are likely to see here in Wisconsin, including Y2K. By far, the most frequent emergency situations faced by Wisconsin communities are weather-related. High winds, floods, heavy snow and other severe weather can cut electric power, disrupt transportation systems and generally make life miserable for hours or days at a time. Y2K is just one more item to add (temporarily) to the list of contingencies to plan for.

This checklist offers suggestions to make you and your family Y2K ready. It is based on information compiled by the Wisconsin Department of Agriculture, Trade and Consumer Protection. It also includes general emergency preparedness advice suggested by the Federal Emergency Management Agency (FEMA). It does not cover all situations; nor does it provide detailed information on any one topic. It does, however, suggest how to get started. It is designed to supplement information offered elsewhere in *The Prudent Badger's Y2K Almanac* and on the state's official Y2K web site <http://www.y2k.state.wi.us>.



Plan Ahead for Holiday Travel

Traveling during the holidays can always be stressful, but Bill Ryan, Community Business Specialist with the UW-Extension, suggests some common-sense steps you can take to help make any travel plans you have for the Year 2000 rollover safe and enjoyable.

Highway Travel

Although cars are equipped with numerous computer microchips, auto industry experts are not aware of any computer chips that would render them inoperable or unsafe. Traffic control systems are expected to work. Common sense precautions include: If you are concerned about your vehicle's Y2K readiness, contact your dealer or call the manufacturer's consumer assistance number; have routine service on your car done before year's end; and get in the habit of filling your tank regularly, as you would during a normal winter.

Air and Rail Travel

The Federal Aviation Administration states that all critical components of the air traffic control system have been adjusted for the Year 2000. However, the potential readiness of airport support systems will vary. For example, airports in smaller communities may have more Y2K related problems than those in larger cities. Ryan stresses that travel to certain foreign locations, especially in Africa, South America and Eastern Europe, could be a problem. Common sense precautions include: If possible, avoid connecting flights; expect delays and allow plenty of time; recognize that certain foreign destinations are less prepared for Y2K; and have your tickets in hand well before departure; and call to reconfirm a day in advance.

Reservations

Computer reservation systems for airlines, trains, cruise ships, car rental and hotels have already made reservations for the year 2000. However, Ryan suggests common sense precautions, including: If possible, plan your trip so you leave a week or so before New Year's and return a week or so after; have every travel or lodging provider send you written confirmation of your booking on its own letterhead showing all your deposits and prepayments.

Check Your Home for Y2K Problems

- Check personal computers by contacting the manufacturer. Computers purchased before 1997 are more likely to have the Y2K problem than more recent models.
- Check that computer software is Y2K compliant by contacting the manufacturer. Most have web sites. Downloadable "patches" may be available to fix certain Y2K compliance issues.
- Check thermostats and furnaces. Contact the manufacturers or suppliers for Y2K information. Older (analog) thermostats have no Y2K problems, however newer (digital) systems might. Ask a qualified heating system technician, if you have questions about your thermostat and other heating equipment.
- Check home security systems by contacting the manufacturer.
- Check household devices such as VCRs, cameras, camcorders, and coffee makers, by contacting the manufacturers.
- Find manufacturer's toll-free numbers by dialing 1-800-555-1212.

See pages 30, 34 and 35 for more information.

Notes:

Assemble Your Emergency Supply Kit

The following items are appropriate for all emergency situations.

Water

- Store one gallon per person per day (half for drinking, half for food preparation/sanitation).
- Store water in plastic, glass, fiberglass or enamel-lined metal containers. Do not use milk jugs or containers that previously held food or toxic substances. (It is almost impossible to adequately clean them).
- Replace water supplies every three months (some experts suggest six months).
- The best way to purify water is to boil it in a clean saucepan for 10 minutes.

Food

- Store at least a three-day supply of nonperishable food.
- Choose foods that require no refrigeration and little preparation.
- Select the following kinds of food:
 - Ready-to-eat canned meats, fruits, and vegetables
 - Dried fruit
 - Canned juices, powdered milk
 - Cereals
 - High-energy foods: peanut butter, jelly, trail mix, granola
 - Sugar, salt, pepper
 - Vitamins
- Comfort foods: candy, cookies, snacks, instant coffee
- Store dry goods in a cool, dry place.
- Pay attention to expiration dates.
- When cooking, use charcoal grills, camp stoves, and fires outdoors only.

See pages 8, 9, 28, 38 and 39 for more information.

Notes:

Special items

- Baby supplies
- Prescription drugs
- Important family documents
- Eye glasses
- Games and entertainment for children
- Pet supplies
- Extra set of keys

Tools & Supplies

- First aid kit
- Flashlight and extra batteries
- Battery-operated radio
- Nonelectric can opener
- Canned heat burner and extra fuel
- Fire extinguisher
- Matches
- Plastic storage containers
- Paper plates, cups, plastic utensils
- Aluminum foil
- Disinfectant/ chlorine bleach
- Towelettes
- Toilet paper
- Plastic garbage bags
- Adjustable wrench (to turn off gas and water lines)
- Personal hygiene items and warm clothes
- Blankets and sleeping bags
- Paper and pencil
- Map of area for locating emergency shelters
- Credit cards and cash

Notes:

Neighborhood and Community Preparedness

- Find out how your community is preparing for Y2K.
- Talk with your neighbors about their plans for the Year 2000.
- Locate your community's emergency shelters.
- If an emergency occurs, share resources such as phones and radios. Develop a plan now to ensure that loved ones know what to do in case of an emergency. Be sure they have adequate supplies to see them through a short-term emergency. Plan to have a friend or neighbor check in on loved ones, or have them stay with you during the beginning of the new year.

See pages 4, 5, 12, 13 and 40 for more information

Personal Finances

Financial Institutions

- Deposits up to \$100,000 are insured by the National Credit Union Administration Insurance Fund and the Federal Deposit Insurance Corporation. Call 800-934-3342 for more information about FDIC deposit insurance coverage.
- Keep your bank statements and transaction records for at least three months before and after January 1, 2000.
- Ask about your financial institution's plans to deal with the year 2000.
- ATM and debit cards are expected to function. However, in advance of the new year, take out enough cash or traveler's checks for a long holiday weekend.
- Balance your checkbook.
- Contact all institutions from whom you receive a direct deposit and ask about their preparedness.
- Keep cancelled checks as proof of payments you have made.

Other Matters

- Keep good records of: monthly statements from your bank, savings association, or credit union; receipts and credit card statements; investment account statements; mortgages, car loans and other loans.
- Check the expiration dates on your credit cards. If a card expires after January 1, 2000, use it before then to make sure it works.
- Ask your credit card company what they are doing to deal with Y2K issues.
- You may wish to get copies of your credit report from each of the three major credit bureaus. Contact Equifax (800-685-1111), Experiance staff (800-682-7654), Trans Union (800-916-9900). Check

- up-to-date copies of your credit report late in the fall and again in early 2000. The cost is \$8 per report.
- Contact the Social Security Administration if you have questions about benefits at 800-772-1213.

Avoid Scams

- Never give out personal information (bank account or credit card numbers) over the phone unless you have initiated the contact.
- Avoid scam artists who offer to "hold your money" through the date change.
- Hang up on any caller who claims to be testing your bank account for Y2K compliance. Call your bank directly to alert them to the incident.

See pages 16, 17, 37, 42, 43 and 45 for more information.

Notes:

Healthcare

General

- Don't be afraid to ask questions.
- Monitor the status of your healthcare provider's Y2K efforts, through newsletters, media and direct contact.
- Discuss with your healthcare providers whether contingency plans are necessary.
- Keep paper copies of all appointments and bills.
- Discuss scheduling elective dental and medical work before January 1, or postpone appointments until well into 2000.

Hospitals and Nursing Homes

- Discuss scheduling elective hospitalizations and surgery before December 1999 or after February 1, 2000.
- Check with nursing homes about their Y2K readiness.

Medical Devices

- Home medical devices may be of concern. Ask the provider or manufacturer if a specific electronic medical device is Y2K ready.
- The Food and Drug Administration also provides some information about biomedical equipment. See their web site at <http://www.fda.gov>.

Prescription Drugs

- Check with your pharmacist about your local drugstore's Y2K readiness.
- Maintain a normal supply of prescription medications — do not stockpile because this could contribute to supply problems.

Health insurance

- Have a new health insurance card on hand by January 1, 2000.
- Keep paper records and copies of billing information and insurance documents.
- Contact your health insurer for specific information before December 1999.
- For specific Medicaid questions, call 608-221-4746 or 800-772-1213.
- For specific Medicare questions, call 800-944-0051.

See pages 6, 7, 24, and 25 for more information.

Utilities

- The telephone in your home will work if it does not have a clock function.
- Check with the manufacturer about telephones with date-sensitive features.
- The cell phone may be your best bet for a guaranteed voice connection in various emergency situations. However, remember cell phones need electricity to recharge batteries.
- Some programmable thermostats and items with a time/date function may be affected. Check with the manufacturer about Y2K compliance.
- In the unlikely event of a disruption, contact your utility. Chance of problems may be greater in rural areas, because service providers are smaller and more isolated. They may lack awareness of the issue or lack resources to remedy problems.
- Contact your utility companies about their Y2K compliance and contingency plans.
- Contact the manufacturers of propane gas, oil heating systems, septic systems, and generators about Y2K compliance.

See pages 2, 3, and 23 for more information.

Travel Planning

Reservations

- Try to plan your trip so you leave before January 1, 2000 and return a week or so after.
- Obtain written confirmation of your booking in, addition to verbal assurance.
- Have tickets in hand before your departure and call to reconfirm 24 hours in advance.
- Arrive early, whenever possible, and avoid changing hotels on January 1.
- Trip-cancellation insurance may not reimburse Y2K related problems.
- If carriers offer any Y2K warranties, be sure to get them in writing.

Automobiles

- Cars and trucks will continue to run. Manufacturers indicate that although automobiles contain computers, these systems are not date dependent.
- Have routine service before January 1 and replace worn out parts such as hoses, belts and filters. Disruptions in shipping may delay delivery of replacement parts.
- Continue to keep your gas tank above half full.
- Know how many miles you can go on one tank of gas.
- Traffic signals will function correctly or default to a flashing signal.
- In the event of a snowstorm, snow removal equipment will work as normal.

Airlines & Airports

- The Federal Aviation Administration reports that domestic air travel is expected to be problem free.
- International travel may be questionable, however.
- Anticipate delays and allow yourself extra time.
- Avoid connecting flights whenever possible.
- Metal detectors do not have date-related operations. All new explosive detection systems are Y2K compliant; and older systems have been modified.

Trains

- Electrical outages and failures in traffic-control systems may occur.
- Problems with one train could disrupt service for hundreds of miles since trains share tracks.
- Travel with food, water, and entertainment to get you through potential delays.

Ships

- Allow extra time to reach your port of departure.
- Since international travel is questionable, obtain as much information as possible about the specific cruise line and ports.
- Navigation and engine-control systems could be affected.

Travel Documents and Cash

- Obtain passports, visas, and new driver's licenses well in advance.
- Keep important documents and personal items with you at all times.
- Bring extra cash, travelers checks, and essential items to get you through your trip in case you are not able to return home on schedule.
- Potential Y2K problems with cash machines and credit cards, though unlikely, could cause great inconveniences while traveling.
- Always keep essentials items with you.

See pages 10, 11, and 46 for more information.

Notes:

General Household Safety Advice

The Federal Emergency Management Agency (FEMA) stresses that families are best able to cope with emergency situations by preparing in advance and working together as a team. FEMA suggests the following four steps to create your family's disaster plan.

1. Find Out What Could Happen to You

- Contact your local Red Cross chapter or emergency management office - be prepared to take notes.
- Ask what types of disasters are most likely to happen. Request information on how to prepare for each.
- Learn about your community's warning signals: What they sound like and what you should do when you hear them.
- Ask about animal care after a disaster. Animals are not allowed inside emergency shelters due to of health regulations.
- Find out how to help elderly or disabled persons, if needed.
- Find out about the disaster plans at your workplace, your children's school or day care center, and other places where your family spends time.

2. Create a Disaster Plan

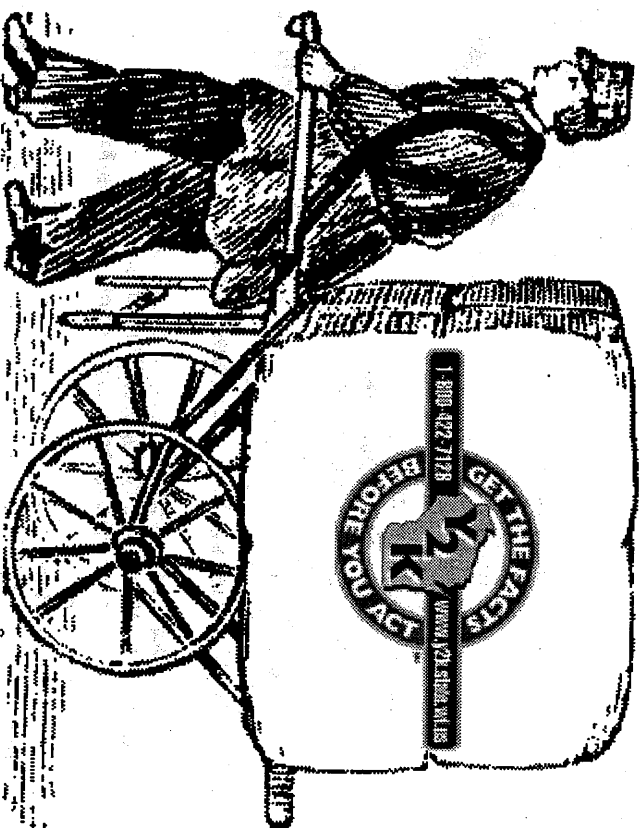
- Meet with your family and discuss why you need to prepare for disasters. Explain the dangers of fire and severe weather to children. Plan to share responsibilities and work together as a team.
- Discuss the types of disasters that are most likely to happen. Explain what to do in each case.
- Pick two places to meet:
 - Right outside your home in case of a sudden emergency, like a fire.
 - Outside your neighborhood in case you can't return home.
- Every one must know the address and phone number.
- Ask an out-of-state friend to be your "family contact." After a disaster, it's often easier to call long distance. Other family members should call this person and tell them where they are. Everyone must know your contact's phone number.
- Discuss what to do in an evacuation. Plan how to take care of your pets.

3. Complete This Checklist

- Post emergency telephone numbers by phones (fire, police, ambulance, etc.).
- Teach children how and when to call 911 or your local Emergency Medical Services number for emergency help.
- Show each family member how and when to turn off the water, gas, and electricity at the main switches or valves.
- Check for adequate insurance coverage.
- Get training from your local fire department for each family member on how to use the fire extinguisher (ABC type), and show them where it's kept.
- Install smoke detectors on each level of your home, especially near bedrooms.
- Conduct a home hazard hunt.
- Stock emergency supplies and assemble a disaster supply kit.
- Take Red Cross first aid and CPR classes.
- Determine the best escape routes from your home. Find two ways out of each room.
- Find the safe places in your home for each type of disaster.

4. Practice and Maintain Your Plan

- Quiz your kids every six months or so.
- Conduct fire and emergency evacuations.
- Replace stored water and stored food every six months.
- Test and recharge your fire extinguisher(s) according to manufacturer's instructions.
- Test your smoke detectors monthly and change the batteries at least once a year.



Year 2000 Publication Order Form Instructions

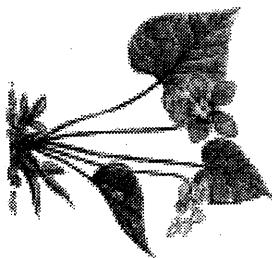
The following publications are available free by mail or via fax. They can also be found on Wisconsin's official Year 2000 web site (<http://y2k.state.wi.us>) and on the state's Y2K CD-ROM disk (along with other materials not listed here). Bulk quantities of some items may be available for community groups, local governments and others. All materials can be reproduced in whole or in part, without prior permission, if the material is not used as part of a commercial promotion, or in some other manner inconsistent with the goals of the State of Wisconsin's Year 2000 Project.

By Mail: Mail this form, together with your name, complete address and phone number to: Wisconsin Department of Agriculture, Trade and Consumer Protection, Attn Consumer Information Center, 2611 Agriculture Drive, PO Box 8911, Madison, WI 53708-9311.

By Fax: Order by calling 1-800-422-7128 or by faxing this completed form with your fax number to 608-224-4939.

Year 2000 Publication Order Form

(see instructions on p. 57)



- Blue Ribbon Commission & General Materials
- 728 Full Commission's Final Report
- 719 Public Safety Subcommittee
- 720 Healthcare Subcommittee
- 721 Finance Subcommittee
- 722 Transportation Subcommittee
- 723 Government Subcommittee
- 724 Agriculture Subcommittee
- 725 General Business Subcommittee
- 726 Infrastructure (Utilities) Subcommittee
- 727 Public Media Subcommittee
- 729 Countdown 2000: The Facts About the Year 2000 for Wisconsin Families
- 730 The Prudent Badger's Y2K Almanac (not available via fax)
- 731 CD-ROM (limited availability; not available via fax)

Wood Violet: State Flower

- Consumer Protection Factsheets
- 705 Coping: The Year 2000 Computer Problem
- 704 Y2K Preparedness Checklists: Household, Utilities, Finance, Travel, Healthcare
- 706 Facts About Generators
- 701 Year 2000 Complaint Form
- 718 Year 2000 Publication Order Form
- 702 Emergency Radio Broadcast Stations
- 703 WI County Emergency Management Directors List

UW Extension Fact Sheets

- 707 Y2K and Your Farm Office
 - 708 Personal Finances and Consumer Fraud
 - 709 Travel Planning and Precautions
 - 710 Local Government Planning and Preparation
 - 711 Storing Water for Short-Term Emergencies
 - 712 The Power is Off: Is the Food Still Safe?
 - 713 Storing Food for Short-Term Emergencies
 - 714 Home and Neighborhood Planning
 - 715 Avoiding Frauds, Scams and Ripoffs
 - 716 Small Business and Farm Computers
 - 717 Manufacturing Production and Technology Systems
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Fax # _____

HIGHLIGHTS OF GEOGRAPHY AND CLIMATE IN WISCONSIN

Land and Water Area — The state of Wisconsin encompasses 35.7 million acres, not including those parts of the Mississippi River and Great Lakes located within the boundaries of the state. Approximately 1 million acres of inland lakes make up almost 3 percent of Wisconsin's total surface area. The largest county in the state is Marathon with 988,848 acres; the smallest is Ozaukee with 148,456 acres. The geographic center of the state is located in Wood County about 9 miles southeast of Marshfield.

Lakes — The largest lake in Wisconsin is Lake Winnebago (137,708 acres) in Winnebago County. The deepest lake is Big Green Lake with a depth of 236 feet. The 30 largest lakes are concentrated in the northern two-thirds of the state and include artificial bodies of water created by dams. Wisconsin has about 15,000 lakes (6,022 named, the rest unnamed). Outagamie County has only 4 while Vilas County has 1,327.

Altitude — The state's 4 highest recorded elevations are Timms Hill, Pearson Hill, Sugarbush Hill, and Rib Mountain: but none exceeds 2,000 feet in altitude. These 4 sites are concentrated in the north central portion of the state.

Temperature — In 1995, the average temperature in the state varied from 40.2 degrees Fahrenheit in the north central area to 46.2 degrees in the southeastern part of the state. The average temperature for the state was 43.1 degrees. The coldest year in the period 1981–1995 was 1993 at 42.2 degrees; and the warmest year in that same period was 1987 with an average of 47.5 degrees.

Precipitation — In 1995, the total rainfall in the state varied from a high of 32.49 inches in the southeast area to a low of 30.60 inches in the east central part of Wisconsin. The average precipitation for the state was 32.98 inches. The driest year in the 1981–1995 period was 1989, at 24.62 inches; and the wettest year was 1991, at 38.67 inches.

Source: *State of Wisconsin Blue Book, Legislative Reference Bureau*

