

**Richard E. Clusman**  
McConnellsburg, 74

Richard E. Clusman, 74, McConnellsburg, died Tuesday, October 28, 2008, at Altoona Regional Hospital.

He was born in Baltimore, October 3, 1934, the son of the late Adm. Elmer C. and Mildred (Wadsworth) Clusman. He was the husband of Helen L. (Cline) Clusman, whom he married October 15, 1955.

He was a member of United Presbyterian Church, McConnellsburg, VFW Post #655, McConnellsburg, McConnellsburg Lions Club and Great Cove Golf Club, McConnellsburg.

He worked for the federal government as an economist at the Civil Aeronautics Board in Washington, D.C., for 21 years and he also served in the U.S. Air Force in the Korean War.

In addition to his wife, he is survived by sons: William G. Clusman Sr., Ijamsville, Md.; Glen C. Clusman, New Market, Md.; daughter, Anne K. Gray, Frederick, Md.; brother Henry W. Clusman, Loveland, Colo.; eight grandchildren and a great-grandchild.

Memorial services were held at United Presbyterian Church, McConnellsburg, at 11:00a.m., Saturday, November 1, Rev. Ellen True officiated. Burial was private at the family cemetery.

Memorial contributions may be made to United Presbyterian Church, 116 South Second Street, McConnellsburg, PA 17233.

Howard L. Sipes Funeral Home Inc., McConnellsburg, was in charge of arrangements.

**Gladys B. Kendall**  
McConnellsburg, 87

Gladys Bivens Kendall, 87, formerly of McConnellsburg and a resident of Menno Haven for the past eight years, died Sunday, November 2, 2008, at Chambersburg Hospital.

She was born May 30, 1921, in McConnellsburg, the daughter of the late George and Martha (Barmont) Bivens. She was the widow of the late Charles Kendall.

She was a homemaker and farm wife.

She was a member of Order of the Eastern Star in McConnellsburg, a former member of Fulton County Society of Farm Women and she worshipped at the Menno Village Chapel.

She enjoyed gardening, flower arranging and needlework.

Surviving are her brother, John Bivens, McConnellsburg; her foster daughter, Donna (wife of Harold) Bishop, McConnellsburg, and her nephew, Dr. Jerome (husband of Sunny) Harness, Greencastle.

She was preceded in death by two sisters: Catharine Purnell and Marie Kerlin and four brothers: George, Horace, Oscar and Harry Bivens.

Graveside services will be held at 11:00 a.m., Thursday, November 6, at Union Cemetery. Chaplain Vernon Isner will officiate. There will be a time of visitation on Wednesday evening from 6:00 p.m. until 8:00 p.m., at Kelso-Cornelius Funeral Home Inc., McConnellsburg.

In lieu of flowers, the family requests that memorial contributions may be made to Benevolence Fund at Menno Haven, 2011 Scotland Ave., Chambersburg, PA 17201.

Kelso-Cornelius Funeral Home, Chambersburg, will be handling arrangements. Online condolences may be made at [www.kelso-corneliusfuneralhomes.com](http://www.kelso-corneliusfuneralhomes.com).

**Russell H. Ridgeway Jr.**  
Waterfall, 77

Russell Heaton Ridgeway Jr., 77, Waterfall, died Thursday morning, October 30, 2008, at Fulton County Medical Center, McConnellsburg.

Born June 17, 1931, in Loudoun County, Va., he was the son of the late Russell H. and Francis Ridgeway Sr.

Hey is survived by a son, Wayne R. Ridgeway, Winchester, Va., and a grandson, Charles A. Ridgeway, Winchester, Va.

He was preceded in death by a brother, Freddie Ridgeway, and a sister, Lucy Rose Harris.

He was of the Methodist faith. He was a member of Forbes Road Lions Club and Hustontown Area Senior Citizens.

He retired after 42 years service as a bus driver with Trailways, later Greyhound.

A veteran of the Korean War, he served as a military policeman with the U.S. Army.

Funeral services were held at 11:00 a.m., Monday, November 3, at M. R. Brown Funeral Home, Hustontown. Pastor Mike Baumgardner officiated. Interment was made in Green Hill Cemetery, Berryville, Va.

**Mary Frey**  
McConnellsburg, 54

Mary (McLeod) Frey, 54, McConnellsburg, died Monday, November 3, 2008, at her residence.

She was born in Vancouver, B.C., July 1, 1954, the daughter of the late Roderick R. and Salomina (Fourie) McLeod. She was the wife of Steven J. Frey, whom she married on June 30, 1983.

She was an administrator in the Greencastle-Antrim School District and served the district as a psychologist, principal, director of special education and as the administrator of the elementary programs. She was also active in several educational organizations.

In addition to her husband, she is survived by a son, Evan M. Frey, Bloomsburg, Pa.; stepdaughters: Heather A. Young, Eugene, Ore., and Jennifer Frey of Hattiesburg, Miss.; sisters: Joan McLeod, Rockville, Md., and Brenda Sain, Acme, Pa.; brother Glen McLeod, Olney, Md.; and two grandchildren: Mason and Parker Young.

Services will be private and at the convenience of the family.

In lieu of flowers, memorial contributions may be made in memory of Mary Frey to the Multiple Sclerosis Foundation, 6350 North Andrews Ave., Fort Lauderdale, FL 33309.

Arrangements are by Howard L. Sipes Funeral Home Inc., McConnellsburg.

**Financial Focus**

**Guard Against Identity Theft During Holiday Season**

By Edward Jones Investments  
This may be the season for giving, but for identity thieves, the holidays are a pretty good time for taking – and what they take may belong to you. However, you can greatly reduce the likelihood of being victimized – if you take the right steps.

To help prevent identity theft, you first need to realize the “high-tech” component involved in this type of crime. Agile thieves can now use camera cellphones to take photos of your credit cards while you’re making purchases, your PIN number while you’re at the cash machine and your bank’s routing number when you’re writing a check. To make matters worse, dishonest temporary employees can steal your credit card numbers by using new card readers that look like paggers.

These are certainly creepy scenarios, but they don’t mean you need to resort to the barter system for your gifts. In fact, despite their security vulnerabilities, credit cards actually offer you significant protection; most credit card companies won’t hold you liable if someone steals your card or number, provided you report the theft right away. Of course, that doesn’t mean you should be careless with how you use your credit card. Don’t pull it out from your wallet or purse until the moment you’re going to use it, pay close attention to how it’s used and

get it back right away after it’s used. And try to shield it from all other shoppers.

Apart from these basic credit card safety tips, what else can you do to avoid identity theft or rectify it after it occurs? Here are a few ideas to consider:

Use secure sites when shopping online. Before you give out your credit card number to make a purchase on the Internet, make sure you’re on a secure site – one that begins https://. (The “s” stands for “secure.”) Also, the site should display a small lock or other security seal.

Guard your personal information. Some studies have found that nearly half of all consumers carry their Social Security cards in their wallets. Don’t make that mistake. Also, it’s not a bad idea to periodically change the PIN number on your cash card.

Don’t carry around extra cards. Carry only the credit and cash cards that you will need for any given shopping trip. The more cards you carry around, the greater the risk that one of them could fall into the wrong hands.

Check your bank statements. These days, it’s easy to check your bank statement online – and you should do so at least a few times a month. If you find a transaction that looks unfamiliar or questionable, don’t hesitate to call your bank to find out more details.

Contact a credit reporting agency. If you think you’ve been the victim of identity theft, contact one of the major credit reporting agencies: Equifax, Experian and TransUnion. Once you contact one of these agencies, all three will add a fraud alert to your record. This alert may make it more difficult for identity thieves to open a credit card in your name; however, fraud alerts usually only last about three months, so you will need to regularly monitor your credit report for suspicious activity.

By following these suggestions, you can go a long way toward protecting your identity and enjoying a safe, secure holiday shopping season.

**Hospice Volunteers Needed**

Lutheran Home Care & Hospice is currently seeking committed and caring individuals interested in becoming hospice volunteers for clients and their families in Franklin and Fulton counties. Individuals with day, evening or weekend availability are needed. Hospice volunteering doesn’t have to be a huge time commitment. You can give as little or as much time as is comfortable to you.

Hospice volunteers assist and support those coping with terminal illnesses in their homes by providing emotional support to clients and families, relief and respite to caregivers, and companionship when it is needed most. Bereavement volunteers provide support to the bereaved by making supportive phone calls and visits as needed. If you have a special talent, please call us to discuss how we might be able to utilize that to benefit our clients.

Training is provided numerous times throughout the year at no charge. If you are interested and would like more information, please contact Deb Rosinski at 717-217-3520.

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## Want To See 250 Photos Of My Kids?

Digital cameras make it too easy to take multiple shots

By Robert Klose

THE CHRISTIAN SCIENCE MONITOR

I held out as long as I could. The Yashica 35 mm SLR that I had bought in 1978 was still functioning just fine, delivering photographs of high quality. I had to manually set the shutter speed and lens aperture, as well as focus by hand, but the results of those efforts were generally very, very good. And when I pressed the button for a shot, the effect was like springing a trap – the closing of the shutter left no doubt that a picture had been snapped: It sounded like a hammer striking an anvil, lacking only a spark to make the experience complete.

About a year ago, the 8-year-old son of a friend of mine saw me taking a picture with my Yashica. He asked if he could see the camera. When I handed it to him, he hefted it and stared, flummoxed, at the rear end of the device. “Hey, where’s the picture you just took?” he asked. “I can’t see anything.”

“It’s still in the camera,” I told him.

“But what if I want to review it?” he asked.

I smiled in silly embarrassment. “You can’t,” I said. As it was the end of the roll, I rewound the film by hand by turning a little crank. He got a kick out of that. Then I popped the back of the camera open and removed the film canister. “Now I have to drive to the pharmacy, put this in an envelope,

and send it to a photo laboratory. In three days the pictures will come back, and we can look at them.”

His response: “You’re kidding.” But what he was really saying was, “You dinosaur.”

When digital cameras started to become common some years back, I looked at them with curiosity. But they were expensive and, compared to a film camera, not as dynamic: When you pushed the shutter button you often didn’t hear or feel anything. Rather than the hammer-and-anvil effect of my Yashica, the digital shutter release was as fulfilling as pressing my finger against the wall.

But, paradoxically perhaps, there was something else that put me off about these cameras – the sheer number of images one could record. My traditional Yashica could accept a roll of 12, 24, or 36 shots. This meant that I had to choose my subjects and the moments I wished to record with care for fear of wasting precious frames. But digital cameras can capture hundreds of images. This leads, inevitably, to what I call “shutter finger” and the recording of a lot of, er, fluff.

I was once the victim – I mean, observer – of a friend’s travelogue. She had just returned from a trip to Europe and had loaded her digital images onto her desktop computer. She invited me to view them. Yes, there was a nice image of the Leaning Tower of Pisa, but there were also these shots: Amy (not her real name) in front of the tower, Amy alongside the tower, Amy pointing to the tower, Amy

looking sideways at the tower, and Amy walking around the tower. She later remarked that the beauty of digital photography was that she could delete any unnecessary images. She must have read my mind.

I don’t mean to be unkind. It’s human nature to exploit a resource when it seems unlimited. And digital photography does allow us to take a gazillion pictures in rapid succession in the hope of finding a few incomparable shots – and then deleting the rest! This aspect revealed itself to me when my son Alyosha was playing middle school soccer about eight years ago, a time when the really good digital cameras were owned almost exclusively by professional photographers.

During one of Alyosha’s games a photographer was roaming the margins of the field, taking multiple pictures of every kid.

Afterward, he displayed the photos on his computer for enthusiastic parents. “I’ll take that one!” a mom or dad would call out, and with the touch of a button the shot was immediately deposited in the kid’s personal folder. After selecting five or six shots, the rest were deleted. It was fast and inexpensive, and the beautiful action photos were suitable for framing. Not bad at all.

And now I have such a camera. It has a memory card for recording 250 images. There’s a picture of my kids in front of the house, in back of the house, alongside the house, coming out of the house, pointing to the house...

Perhaps you’d like to see them?

**For Safe Winter Driving, PennDOT Urges Use Of Online Resources**

With the early arrival of winter weather in northeastern Pennsylvania last week, PennDOT is reminding motorists that if they are planning to travel when storms are forecast, they should check the PennDOT Web site for the latest conditions on the interstates.

“When heavy snow is predicted, all nonessential travel should be postponed,” PennDOT Secretary Allen D. Biehler, P.E., said. “If plans cannot be changed, motorists should use our online resources, as well as the interstate hotline, to stay aware of road conditions.”

“PennDOT’s travel information page contains tools including links to department traffic cameras and current weather-related travel conditions and closures, which are updated every 15 minutes for all Pennsylvania interstates.”

The interstate road conditions hotline — 1-888-783-6783 for in-state callers; out-of-state callers should call 717-783-5186 — provides weather-related road condition informa-

tion for all Pennsylvania interstates.

The travel page at [www.dot.state.pa.us](http://www.dot.state.pa.us) also includes a winter driving guide, the “Ice and Snow, Take it Slow” brochure. The guide provides winter driving tips and includes a list of what should be included in a simple emergency travel kit.

“The contents of an emergency

travel kit are basic, but should be tailored to each family’s specific needs, whether they include baby supplies, pet necessities or medications,” Biehler said.

Some of the basic items for every vehicle include first aid supplies, non-perishable food, water, warm clothes, a blanket, a battery-powered radio, and a small snow shovel.

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