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## The School Bell is Ringing!

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Summer is winding down and it's time for a whole new group of little pedestrians and two-wheelers to be out and about on their way to school.

As these young students begin to fan out across the community on their way to school, it's important that as drivers we always remember they are out there and may not yet be fully adept at bicycle and pedestrian safety. Use extra caution when driving on known school-bound routes and when driving by a younger bike rider. Make sure to give them just a little extra room in case they are a little unsteady on their bike.

This added measure of caution also goes for young pedestrians. Walking with friends can be a lot of fun, but sometimes it can lead to a little bit of "horse-play" and some friendly *kids play* can cause them to unintentionally step out into the roadway. Always be prepared and **expect the unexpected!** Be prepared for that young pedestrian darting out in the roadway or crossing in a crosswalk.

Slow down! Following speed laws around school zones is not just the prudent legal thing to do, but it's a life safety measure. Especially during drop off and pickup times, the school zones can be extremely crowded with vehicles, pedestrians and bicyclists. During the first week of school there can be the added complication of new students and parents who are attempting to find the right place to drop off or park.

It's not all about the driver; it also comes down to educating our new students about the "rules of the road" and appropriate pedestrian safety measures. Take time before the first day of school to go over appropriate pedestrian safety measures. Discuss the safe way to cross the street and the importance of not just checking once but checking and rechecking to make sure it's safe to cross. It's also about stranger dangers, and how to react to persons that you don't know.

For bicyclists, make sure new school bike "commuters" are fully aware of the rules of the road, can safely operate their bike under a variety of circumstances and they know how to react to those unusual circumstances that always seem to pop up in life.

> Walk on sidewalks Always discuss your route with your parents Look out for cars when crossing the streets Keep away from strangers

Be on the lookout for cars Identify the best and safest route for your travels Keep your helmet on and strapped at all times Expect the unexpected from drivers

# HOME SECURITY 101 More than a "doggie door"

There are small doors, there a large doors, there are wooden doors, steel doors, even cement doors and then there are "doggie doors." These doors have served their purpose well for decades, allowing the four-legged family members easy access to the house or garage.



Unfortunately, these doors are not always used exclusively by Fido. In some cases, the neighborhood critters can find this as easy access to the "cafeteria" (Fido's food dish) or even more household amenities. There are other two-legged creatures who may also see this as an entranceway to the house. Yes, you guessed it, burglars! Some doors are so large that a person can fit right through and gain access. Some are too small for a person to fit through, but just the right size to reach in and up to unlock the door.

Fortunately, there are some remedies to the case of the "doggie door bandits." There are several products on the market that include a secure door that actually locks, until Fido approaches, then a remote sensor connected with a remote transmitter on his collar, allows the door to open. Of course the down-side is if a thief gets access to the transmitter or follows Fido right in through the door.

Make sure the door comes with or you retrofit with a small hood on the inside (above the doggie door) that will prevent a person from reaching in and up to unlock the door. Speaking of unlocking the door, consider installing a doggie door in a location other than a door...an open wall area where there are no doors or windows that could be reached by hand or other object.

Also, you may want to consider limiting access to the actual house by having the doggie door only provide access to a garage rather than all the way into the living area.

### Don't Forget!

When you are not going to be home and Fido doesn't need to go in/out, LOCK the doggie door!

### Don't Be the "Fish" for Those Phishing

In essence, it's like going on a fishing trip. You find the perfect spot, where you feel you have the best opportunity to catch a fish. You put your hook on your line and you pick the bait that you think has the very best chance of being taken. Then you hope for the largest, greatest fish to see your bait and bite...then you set the hook!

Fishing no longer takes place just in lakes and streams, but right on your home computer. The unfortunate part is that you're the *fish!* 



Phishing is the act of a cyber criminal sending you something electronically (normally through email) that looks enticing and is hard to pass up; something that draws you in (that's the bait). An example would be an email that looks just like it came from your bank; it may even include their logo and be worded in a way that seems like it has to be legitimate. Many times it also has a level of urgency to it; something like "your account has been jeopardized" or your "credit line is suspended." Generally, it's something worrisome enough that unfortunately many people click on the email and links and even more troubling, they begin to give private information (the hook).

The email will usually then ask the recipient for personal information to "validate" who they are. In reality, all you are validating is the information criminals need to steal your identity or access your credit. However, many people fall into this trap because it just "seems" so legitimate. A few pieces of information such as your full name, account number, date of birth, personal identification number (PIN) or social security number is all that's needed to help them unlock your credit. Once you've been "hooked" your information will many times be used quickly, before you have time to realize what probably has happened.

I think I've been the victim of phishing... While that feeling of dread that you just gave up your personal information can be overwhelming, it's not the end of the world, but you need to act fast.

First, if you have given out a PIN number or password, immediately log in and change it to something that would be very difficult for someone to guess. Next, contact your financial institution to confirm that it definitely was not them (chances are it wasn't because financial institutions are now extremely cautious and rarely ask for personal information through an unsolicited email). Let them know the circumstances so they can take appropriate action. Next, contact the credit bureaus and let them know that your credit may have been jeopardized and that you want a fraud alert put on your credit report. It's always a good idea to contact your other financial institutions and let them know what has happened so that they can employ any special safeguards to your account. Finally, be sure to check your credit periodically for the next 12 months to make sure there is no unauthorized activity.

Equifax	877-576-5734
Experian	888-397-3742
TransUnion	800-680-7289

Prevention is simple! Use extreme caution when reviewing your emails and do not share any personal information or click on unverified links. If you receive an "urgent" email from your financial institution and it is anything more than an advisory (it asks for any personal information, numbers or passwords) call them directly before completing ANY of the requested information. Chances are, it's not from them!

## Raging Mad - Avoiding Road Rage

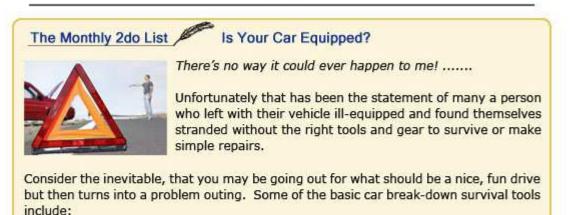
It's summer, it's hot and it's time for an extra dose of patience! We all have had the experience of the person driving too slow, especially when it seems like we are so late. Or the driver who is so close to the rear of the car that it looks like you're connected at the bumpers.



When tempers fly and patience takes a back seat, problems occur. It can be very tempting to react and overreact to other people's poor driving habits, but remaining calm and diffusing the situation is really the best route to take.

If being followed too closely, pull into another lane when safe to do so. If the driver of the other vehicle is still angered and follows you to the next lane, take a turnoff to an area you are familiar with and is busy with other vehicles and people (such as a shopping mall). If the other driver continues to follow you, don't head home, but rather head to the nearest police, sheriff or fire station. Most importantly, don't try to resolve a situation like this by pulling over and coming face to face with the other driver; while it may solve the problem, it has a greater likelihood of ending in problems.

Likewise, keep your cool when the driver in front of you is going at a painfully slow pace. By flashing your headlights or driving too closely (which is against the law!) you may just make that driver upset and encourage them to do something unsafe. Take the easy way out with a lane change and avoiding the driver. However, if it appears that the driver is more than just an overly cautious driver, and may be under the influence (vehicle is swerving, unable to stay in the lane, etc.) then it's time to make a call to the local law enforcement agency.



- Spare tire & equipment
- First aid kit
- Blanket
- · Basic tools

- Flashlight
  - Fire extinguisher
- Maps
- · Flares, traffic triangles or lights

Take time today to conduct an inspection of your vehicle to make sure it's well equipped in the event of an emergency. And don't forget to check the air in the spare!

