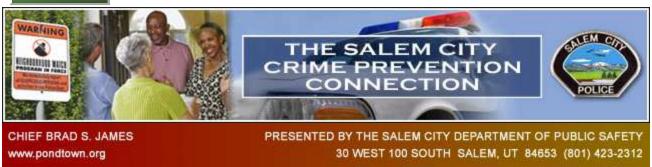
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Home (and away) for the Holidays

December 2010



The holiday season can bring out the best in people, but it can also bring out the worst in burglars. The idea of many homes with packages and presents available for the taking can be very tempting for burglars. While it is impossible to completely prevent a break-in, here are some ideas for keeping your December one to remember fondly and not one to regret.

A Valuable View – Gifts that are visible from the front windows or from windows near the front door can be very tempting and may even encourage a would-be burglar to make his move.

Sliding Down Chimneys -- Burglars probably won't be coming down chimneys but they are looking for unlocked doors and windows. Breaking glass or smashing a door isn't a burglar's preferred method for entering a home because of the noise that it creates. Instead, burglars are looking for a bathroom window that has been left open for ventilation or a rear door that has been

left open for ventilation or a rear door that has been left unlocked for the kids. Protect your home and its contents by making sure that all windows and doors are closed and locked when you are away.

Looking Lived In — Burglars are looking for that unoccupied (but well-stocked!) home to invade. Even if you're 2,000 miles away visiting family, some simple steps on your part will help to make your home look lived in, active and a poor target for unwanted "visitors."

- → Keep it lit! Using timers to turn on lights (set to your normal hours of lighting usage) is the first and most important step in discouraging a would-be burglar.
- → Noise is good! A radio or television set on a timer in the background can be an excellent deterrent and a sign that someone is home.
- → Pick up your mall and newspapers! A house littered with newspapers on the driveway and mail spilling out of the mailbox is a sure sign that no one is home. Have your neighbors pick up your mail and newspapers each day.
- → Take In the garbage! Garbage can, that is! When leaving for a trip, make arrangements with your neighbors to put away your garbage can. An abandoned can on the curb says to a would-be burglar that you aren't home.

Free of Fraud - Preventing an Unhappy Holiday Season



While many are out celebrating the holidays and time off from work, there are those who are busy plotting their way into taking a share of that cheer, right from the accounts, pocket books and other financial holdings of unsuspecting victims.

Some of these thieves work diligently through the night, lurking in the dark corners of the internet, while others may prowl the streets looking for personal information that went out with the garbage or the recycling, still others may commit their fraudulent act while standing face to face with the victim, hiding their true identity or purpose.

At times, it seems like fraud, identity theft and all manner of financial crimes are spiraling out of control and for some victims, they are. Fear of these crimes is a natural reaction, but the way to claim victory over these criminals is to move from "fear" to empowerment. Take the time to empower yourself by following a few easy, common sense steps along the way to protect your assets. Here are some *quick steps* to empowering yourself against fraud:

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- Don't do it! It can be so enticing to give your credit card number over the telephone to help a cause that is very important to you. However, do you really know for sure that they are legitimate and not just someone attempting to gain your personal and financial information? Don't give your credit card information (or any personal information) unless you are calling them and feel completely confident in the security of your information.
- Shred it! Don't leave any items containing your personal information in the trash or recycling. There really are people (criminals) looking just for that information and an opportunity to steal your identity.
- A Full Mailbox Not a Good Idea! Empty your mailbox daily. Leaving items in the box can be very tempting for the thief who is looking for a new credit card or a pre-approved credit application. Leaving items in your mailbox for pickup (especially bills with checks or credit applications) can also be risky and tempting for a thief.
- Credit Check Yourself! Check your credit at least once every year, if not more frequently (especially if you have been a victim or you suspect your personal information has been jeopardized). Federal law requires each of the three credit bureaus provide you a free credit report each year. To obtain your federally mandated free credit reports go to www.annualcreditreport.com or call them at (877) 322-8228.
- Don't make a financial commitment (that includes a down payment) on any service or product until you have verified that it is completely legitimate and that the work to be performed is being done by a reputable, bonded and licensed company. Don't take their word for it - do your own research!
- Be careful of persons offering something for nothing, such as "found" money where they want to include you in their "winnings." Chances are, the only winning will be them; all the way to the bank with your money!

Fraud can happen anywhere at any time, but being diligent and using good common sense when spending or investing your hard earned cash will go a long way.

If it sounds too good to be true...it probably is!

Holiday Parties Aren't Just for Adults

The holiday season brings with it a school break for teens and the usual invitations to parties. In some cases those parties don't include adults but do include something else, something that can injure or even kill. While the collective hope is that our children will steer clear of parties that include **alcohol**, there always remains the possibility that it will make an appearance at any party, especially those that do not have parental supervision or guidance. However, preparing our children to handle difficult and tempting situations is the very best defense in keeping them safe and alcohol free.



Build a relationship! Many teens who are found driving under the influence or in the car of someone who is intoxicated did so because they didn't feel that they could ask for their parents' help. Striking a balance between punishment for violating rules or laws and developing an open relationship that encourages your teen to ask for help (even when he or she has done something wrong) is certainly tough. First and foremost must be your teen's safety. While the fear of punishment may deter some teens from engaging in inappropriate activities, it isn't enough to believe that they won't do it because they will get in trouble. Developing a relationship with your teen that is open about the dangers of alcohol, but also emphasizes the importance of getting home safe is critical. Talk with your teen about not only saying "no thanks" to alcohol, but also about when to call you – and if not you – who they can call to come pick them up if they have had any alcohol.

Alcohol, as well as non-alcoholic beverages, also carry another risk: the potential of being tainted with narcotics. Educate your teen about staying away from the proverbial punch bowl and to keep constant control over his or her beverage. An unattended soda can be an enticement for those bent on taking control of your teen. Narcotics such as GHB, Rohypnol and Ketamine can render a person temporarily unable to physically control his or her actions. These illegal and very dangerous narcotics are often undetectable by the victim because of their colorless and near tasteless or odorless qualities. Accepting a drink, even from a friend, can be a recipe for problems. Have your teen think this through by creating a discussion about real-life situations that can happen to him or her:

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Can they be sure that no one has put anything in their soda since the moment the container was opened?

Has there been even a minute where their drink was left unattended, even with "friends?"

The Monthly 2do List



ATM Safety



It's nearly impossible to imagine life as it once was...no cell phones, no laptops, no iPods, but how about those days when you actually had to go into a bank to do your banking? ATM's have been a staple of easy banking for more than a couple of decades and they are used by a majority of banking customers. From the ease of deposits, withdrawals to even paying bills, these machines have changed the way we bank.

This ease of banking has also benefited criminals who are always on the prowl for an easy way to score some cash. However, a good crime preventive mindset and strategy on the part of potential victims can foil the crook's attempt at an easy theft.

ATM safety begins with AWARENESS, knowing what and who is around you. When approaching the machine keep aware of anyone else at or near the machine, as well as, anyone suspicious in the parking lot. If it's nighttime consider using an ATM that is inside of a business versus going to an outdoor machine where no one is around.

When leaving your vehicle be sure to turn it off, close and lock the door. An open vehicle, especially one with the engine running, could be quite the enticement for a person interested not only in cash but a set of wheels!

It can be easy to become engrossed in the transaction, but don't let your guard down. Look around and keep aware. If there's a mirror attached to the machine, it's not for makeup, it's for looking behind you! DON'T SHARE your personal identification number (PIN) by letting wandering eyes look in on what you are doing - block the view of others.

If there is something unusual about the machine especially where the card receptor is located, DON'T USE IT! Some thieves use devices that go over the card receptor slot and when you put your card in it either holds onto the card or reads the account information off the magnetic strip.

Make it FAST and SMALL! Long transactions and large withdrawals are attractive to thieves looking for opportunities to rob and steal. Keep withdrawals to a reasonable amount and do not spend time visibly counting your cash while at the machine.

Take some time TODAY to step up your ATM safety and prevention mindset to make sure that every dollar you withdraw goes into your pocket and not someone else's.

P.S. - Don't forget your card!!

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