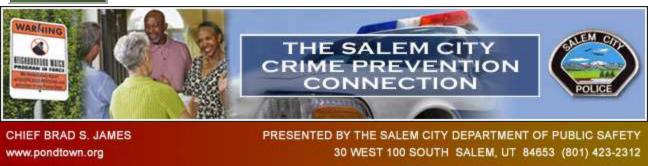
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July 2010 A Safe 4th of July





The sure sign that summer is in full swing is the 4th of July and for many it's a great time to celebrate not only the founding of our country, but a time to spend a day with family and friends enjoying a BBQ and relaxing in the summer sun (hopefully!).

For many, the natural accompaniment to the BBQ is a beer or other alcoholic beverage and as long as you're of legal age, it can be an enjoyable part of the party. However, there must be limits when you're going to be getting behind the wheel. Warm weather combined with a fun party atmosphere can be a distracting combination and it can be easy to consume more than you thought.

As we all know, from devastating stories of alcohol-fueled traffic fatalities, it's impossible to judge your own level of intoxication. Plan ahead by designating a family member or friend who will stick with the non-alcoholic celebration beverages and be the driver who is responsible for getting everyone home safe.

## HOME SECURITY 101 The lived in Look

If someone were to ask a burglar the most ideal target for their theft, they would probably say a house that is unoccupied and guaranteed to stay that way. The vast majority of burglars are in the crime "business" for the purpose of taking items of value, not to cause physical harm to someone.



A home that is unoccupied can provide them the opportunity and the likelihood of not encountering someone who will defend their property. Some burglars go to great lengths to make sure that no one is home. It may be observing the home for an extended period, knocking on the door, watching for lights to be turned on or looking for other tell-tale signs such as newspapers piled on the driveway and mail falling out of the mailbox.

The lived in look is the best tool for making your residence a turn-off for burglars.

- → The front yard As mentioned, newspapers and mail left behind can be a sure sign that someone isn't home. Likewise, garbage cans left out, cars left collecting dust from not being moved for several days and a dark front porch can all contribute to a burglar invitation. When you're gone for a period of time arrange for a trusted neighbor or friend to pick up your newspapers and mail, park their car in your driveway and put away those garbage cans.
- The back yard Consider keeping your side gates closed and locked and install motion detection lighting. Be sure to let your trusted neighbors know about the motion detection lighting so they'll know to react if they see it on during unusual periods.
- The inside Place lights and a stereo or even a television on timers that mimic your normal schedule (it could be obvious to a burglar that lights are on a timer if they come on and go off at extremely unusual hours). Keep window coverings closed to prevent someone from looking in and easily seeing that no one is home.

Don't forget the most important step in security: lock those doors and windows!

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#### Kids and Credit

When we think of "identity theft" most of us would consider the prime target to be adults or people with a string of credit cards and a bulging wallet. However, the truth is that young adults and even kids can be victims of identity theft.

For young adults and college age adults, there can be a sense of complacency that "nothing has, so nothing will happen" to them. The unfortunate fact is that mindset is exactly what opens up opportunities for thieves. For college age students there can be a strong bond of trust between one another and a willingness to share a multitude of information from personal information to PIN numbers and passwords.



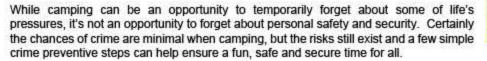
While the student's friends may be trustworthy, the more people that have access to PIN numbers and passwords, the greater the likelihood that they will fall into the wrong hands. It could be something as innocent as writing down on a piece of scratch paper someone's password access to the computer, but that piece of paper could be left behind and collected by someone the owner does not know and doesn't want to have that access.

It can also be enticing, at times, to give up additional personal information that could lead to identify theft. Drawings, raffles and opportunities to win a prize can be very compelling. Use caution in these situations or stay away from deals that "require" your social security number or full date of birth. The right information provided and used by the wrong persons can be a recipe for identity theft.

Talk with your young adults and college age adults about the dangers of someone using their personal information, passwords and PIN numbers. The illegal use of credit cards can happen very quickly after their theft, so reporting them stolen as soon as possible is important.

#### Camping Safety

Camping can be a fun, nature-filled, event for the whole family. Whether it's in a forest, at a beach or in the desert, it can and should be a great experience.





Safety and security begins before you even leave home. Speaking of leaving home - make sure to not bring that which you don't need which could be a target for thieves, such as expensive jewelry, laptop computers, expensive electronic games and other valuables that someone could target. For those items that you need to bring, make sure to take them with you or lock in your vehicle trunk when leaving the campsite.

Check before you go. Make sure that the area you a planning on camping in is safe for your family. You may want to consider some safety measures such as: is there on-duty 24 hour park staff or on-site park hosts, is there cell phone service (for emergencies, not work!), what is the distance to emergency services and are there any known safety issues?

When you arrive, make sure to check for any emergency procedure bulletins or signs that will tell you what to do in the event of an emergency. Talk with the young people in your family and be sure to set boundaries for them in where they may or may not be allowed to go. For young children consider requiring them to be accompanied by an adult (or older child) when going to the camp restroom and shower facilities. Remind them that even though they are in a special natural area, there are still people who should be avoided and to let you know about anyone or anything they do not feel comfortable with.

I'm lost! Now what? The chance always exists that even the most well-behaved child may be lured away from a campsite by the call of the wild and go "exploring." Instruct children that if they were to become lost that the best way of being found is to STOP. Stay where they are and wait for help to arrive.

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Finally, as with all trips, be sure to expect the unexpected. If your adventure involves a more primitive approach (out of a regular, populated campground) be sure to plan ahead and take all the supplies you need with the idea that the weather, terrain or other conditions may not be quite as you expected.

Summer camping is a great, family experience. Have a great camping experience and remember that safety and security issues are important whether you are sitting in your living room in front of the fireplace or around a campfire cooking s'mores.

# The Monthly 2do List



### Do you know your number?



That momentary feeling of shock..."where's my wallet?" Whether it's a wallet, a purse, backpack or other item for carrying our cash and credit cards, most of us have had the momentary feel of panic when we realize it's missing. If in fact it is gone and not just misplaced in the house or the car, it can have a significant financial impact depending on what's inside.

While it may be unlikely that you'll recover any lost cash, you can minimize the "damage" by taking certain steps before and after a theft occurs. Take only what you need and limit the number of credit cards and cash to only what you expect to use. Keep a record in a safe place at home of all your credit cards including the issuing institution, account numbers and phone numbers. If a card or multiple cards are missing, be sure to immediately call the financial institution and report the incident so that the account can be deactivated.

If your loss includes a checkbook, be sure to contact your bank immediately and let them know of the theft or loss so that the checks can be entered as invalid. If the check register is also missing you may not know which unwritten checks are gone, but checking the number sequence of your next-in-line checkbook may help you identify which checks are missing.

Take time today to empty what you don't need from your wallet and purse, but also to jot down the account numbers, issuing institutions and their phone numbers so that if you find yourself in the unexpected position of missing a credit or debit card, you can immediately spring into action and get the cards deactivated before they're used.

#### Check your credit

If you have been the victim of a lost or stolen credit card/debit card as well as stolen checks or stolen identity items (such as your driver's license and social security card) be sure to check your credit report. Any unauthorized opening of credit or a "forgotten" but stolen credit card will show up on the report and alert you to take action. In addition, if you suspect that your credit has been jeopardized you can request a fraud alert from the three credit reporting bureaus to assist you in keeping unauthorized persons from accessing your credit. To obtain your yearly no-cost credit report go to:

www.annualcreditreport.com or call (877) 322-8228.

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