



MAY 2011

Quarterly Community Newsletter

EMAIL ALERT

Early in April, Epsilon – a unit of Alliance Data System Corporation, in Dallas, Texas, which sends more than 40 billion emails for their more than 2,500 clients every year, announced their computer security system had been breached. They said hackers may have learned the email addresses of millions of people who were customers of financial companies such as: U.S. Bancorp, Citigroup Inc., JP Morgan Chase & Company, Ameriprise Financial Inc.; and/or retailers such as: Best Buy Co., TIVO Inc., Walgreens Co. and Kroger Co.; plus many more. Now millions of their clients and customers could be used as targets for scams and phishing (pronounced fishing) attacks on a more efficient basis.

Several large companies have already notified their customers – alerting them of this event, warning them to expect fraudulent emails that would coax them to provide information about their personal, private and financial data such as – verifying account numbers.

These kinds of scams and phishing are not new. But, as David Jevans, CEO of the security company, Iron Key Inc., said, "Criminals have been moving away from indiscriminate phishing toward more intelligent attacks known as "spear phishing" which rely on more intimate knowledge of the victims. This data breach is going to facilitate that in a big way. Now they know which institutions people bank with – they know their email address."

Remember: it's never wise to click onto email messages from someone you do not know. Email is on the World Wide Web (we call it the Wild Wild West – with no laws west of anywhere). Your banks, government agencies and other financial institutions already have your data, they understand email and would never ask you, via email, to verify personal, private or financial info. If you are worried that an email asking for this type of info might be real, because it looks so good, contact the organization directly using a different media. Find their telephone number in your telephone book or go visit your bank in person. Don't believe an email that pries into your personal or financial data until you verify the request is legitimate.

PROTECTING YOUR COMPUTER AND DATA

There are many ways that someone can gain access to your personal information. Fortunately, there are also many ways for you to protect yourself.

- Use A Firewall. A firewall is a virtual barrier between your computer and the internet. Everything coming into or leaving your computer must go through the firewall, which blocks anything that doesn't meet specific security criteria. Before purchasing separate firewall hardware or software, check your operating system (OS) to see if there is a built-in firewall and whether it is turned on. (Mac OSX or Windows Vista are two widely used operating systems.)
- Install Antivirus Software. Antivirus software scans everything that goes into your computer, looking for known viruses. Because new viruses are created all the time, you should update your antivirus software regularly.
- Install Antispy Software. Spyware is software that tracks your computer activity, gathering information without your knowledge. Antispy software blocks or removes spyware. Some antivirus products include antispyware features.
- Use A Spam Filter. Most internet service providers (ISPs) and email programs now include an automatic spam filter, which reduces the number of unwelcome email messages that make it to your inbox. Delete, without opening, any spam or "junk mail" that gets through the filter.
- Perform Timely Updates. Computer and software companies frequently update their programs to include protection against the newest security threats. So, by simply updating your operating system and software whenever new versions become available gives you an added measure of security. If available, activate automatic security updates so you will be alerted when updates are issued.
- Create Strong Passwords. A strong password includes a seemingly random string of letters, numbers and symbols. It should never include personal information, such as your birth date, address or pet's name. Include at least eight characters in your password. Longer passwords are harder for intruders to infer or decipher.
- Secure Your Wireless Network. Leaving your network "unlocked" means that anyone within range of your wi-fi signal can access it – and possibly capture the data you send and receive. Securing your wireless network can be as simple as creating a strong password for your router and enabling it's built-in encryption tool.

A SPECIAL NOTE ABOUT OLDER COMPUTERS

If you have an older computer, you may no longer receive updates and security "patches", and the manufacturer probably does not offer support for your computer. New versions of browsers have important security features that may not run on older operating

systems. Firewalls are relatively new and are activated by default by the manufacturer on newer computers. But, firewalls may not be activated on older machines. As a result, older computers with "Always-on" high-speed internet connections may be at risk for security and privacy breaches.

For more information go to:

www.OnGuardOnline.gov and/or www.PrivacyRights.org and/or
www.ConnectSafely.org and/or www.Fosi.org and/or
www.SafeKids.com and/or www.SafeTeens.com

EARTHQUAKE ALERT

During the month of March I'm sure we all read about, heard about and watched TV pictures of the massive Richter Scale 9.0 earthquake that struck Japan. It was an awesome event. Could it happen here? Maybe not a 9.0, but we could have a substantial quake that may be very dangerous to all of us. Why do I say that? Well, consider the following information from the Governor's Office Of Emergency Services:

The San Andreas Fault, some of which is located on the south side of the San Bernardino Mountains (the longest fault line in California) is capable of a Richter Scale 8.0+ earthquake and it is located 19.5 miles northeast of our valley.

The Elsinore Fault Zone is located 17.5 miles southwest of our valley (and extends into Mexico) is capable of a Richter Scale 7.5 event.

Our most significant fault is the San Jacinto Fault Zone. It begins near the Cajon Pass, travels south on the west side of San Bernardino, then east of the City of Riverside and right through our valley – through to Anza and into Mexico.

- On December 25, 1899 the San Jacinto Fault created a 7.1 quake right here in our valley, that killed six Indian ladies when a stucco building they were in fell on them.
- On April 21, 1918 a 6.9 quake, right here in our valley, sent all the brick buildings and all but two brick chimneys to the ground. Fortunately, no one was killed.
- Since then, we've had six earthquakes measuring 6.0+ in Loma Linda, Anza, Barrego (3) and the Superstition Hills area.

Are you ready to ride it out if an earthquake hits today?

Remember, the first 72 hours after a quake are critical. Electricity, gas, water and telephones may not be working. In addition, public safety services, such as police and fire departments will be busy handling serious crises. They may not be able to respond to you.

You should be prepared to be self-sufficient, able to live without running water, electricity and/or gas and telephones – at the very least – for 3-7 days. To do so, keep on hand, in a central location, the supplies listed on page 10.

LOCAL ALERTS

The following are reports of events that have recently occurred in our valley. All names, and sometimes gender, used in this newsletter are fictitious and have been changed to protect the innocent.

Registered Letter.

Bernie was sitting in his kitchen, reading the morning newspaper, when his doorbell rang. He went to the front door, looked thru his door's peep hole and saw his postman holding mail. When he opened his door the postman handed him a receipt to sign for a registered letter he was delivering. Bernie signed the receipt and took his mail. Curiously, Bernie looked at the return address on the registered envelope. The letter was from The West Coast Insurance Company in Birmingham, Alabama. Now he was even more curious, he'd never heard of them. Why were they sending him a registered letter? After opening the envelope, the letter inside said Bernie's life insurance policy was coming due (they never said the amount) and they wanted to deposit the value into his checking account. The letter asked that he send them a blank check from his checking account and his Social Security Number.

Bernie couldn't remember having a life insurance policy. He thought, "Isn't life insurance paid after a person passes away?" He was suspicious. Was this a scam? He telephoned the Hemet Police Department. We suggested he telephone the company and ask a few questions. Could he have a copy of the policy they were holding? Since they had his address, why couldn't they send a registered letter with a check in it that he could deposit himself? We then asked him to let us know what happened. Bernie never heard from them again.

Telephone Calls.

"Mickeal Kurt" telephoned David to tell him he had just won \$25,000 in cash. All David had to do was to go to the local Western Union office and send "James Slack" \$285.60. Then David was to telephone "James" to tell him the money had been sent.

Then "James" would drive to Hemet from Carlsbad, CA to deliver the cash money. David listened carefully and wrote down all the information he was given. Then he hung up the phone and laughed and laughed. He thought, "Ha-ha, some nerve. I can't believe someone would fall for this." He then turned the information he collected over to the Hemet Police Dept.

Another Call.

Jenny received a phone call from, they said Nevada, but she could hardly understand the speaker, she had a very thick accent. The Nevada caller asked for Jenny's husband. Jenny paused for a moment, then told the caller he was not there. The caller went on to say, Charlie (Jenny's husband), had just won a magnificent Mercedes (with all the extras) and a

large cash bonus. All Charlie had to do was to call them back. Jenny took down the phone number and told the caller she'd have Charlie call them when he came in.

When Jenny hung up the phone she smiled and chuckled. Her dear Charlie had been dead for 20 years. She then told all her friends, including us, about the call.

More and more we are hearing that people in town are receiving mail and telephone calls for deceased relatives. Someone must be selling very old name and address lists to new vendors and scammers. The easiest thing to do is ignore it. Take their names off of any letters you receive or simply shred them. If you need more help, please call us.

Another Type of Call.

In the last few months people from all over the valley have told us they have received telephone calls from "licensed contractors", offering to perform a free safety inspection of their home. In some cases they are also offering free gifts or large discounts to you if you will meet with them. They appear to be so polite and so nice. In several cases they even started the meetings with a prayer.

Two results we have heard about – a woman paid the "licensed contractor" \$8,000 to repair her smoke alarm. In another case, a couple paid thousands of dollars to have three carbon monoxide detectors installed in their house. The detectors were installed near the ceiling.

CARBON MONOXIDE DETECTORS (CMD)

Following are a few facts you might want to know about these detectors:

1. On May 7, 2010, California Governor Arnold Schwarzenegger signed into law Senate Bill 183 that requires the placement of CMDs in all California dwellings except those that are all-electric, have a detached garage, and a hibachi is not used.
2. SB 183 requires CMDs to be installed in all existing single family dwellings no later than July 1, 2011, except apartment units, which must have them installed by January 1, 2013.
3. CMD devices are available, ranging in price from \$20 to \$90, in all hardware stores including Lowe's and the Home Depot, and on the internet.
4. The device may be battery-powered, a plug-in or hard-wired with a battery backup.
5. The device should be installed as close to the floor as possible. If it's on the ceiling you will be long dead before the alarm goes off.

CONTRACTOR HIRING TIPS

Fraudulent activity from crooked contractors costs consumers and home owners millions of dollars each year. Sometimes the work is poor quality, sometimes unnecessary, sometimes projects that are paid in full, up front, are never even started or abandoned half way through. There are workman's compensation fraud and code violations. Sometimes the "contractors" simply lie to you, offering "evidence" of problems

(like termites) that never even come from your home. Now, we are hearing free gifts are being offered. Nothing is really free (unless it comes from a loved one).

Following are some self-defense tips that may be useful to you when you are hiring a contractor.

- Do you already have a list of the various contractors you know and trust that can help you maintain your home and property? If not, start to create one today. Begin by asking your family, friends and/or neighbors who they could recommend. (This might be a great project for your Neighborhood Watch Group, service group, social club, church group or any folks that get together. Share your experiences.)
- Think twice about even talking to someone who comes to your door or telephones you about inspecting your home, especially if you don't have problems you are aware of.
- When you sit down with a contractor, ask to see his/her contractor's pocket license. Then ask to see another I.D. Check to see if the names match. If the names do not match, do not sign anything until you contact the "real" contractor. Anyone performing home improvement work totaling more than \$500 (including materials and labor) must be licensed. Contact the Contractors State License Board to verify the license is valid and it has been issued to the type of work that will be done. Contact the Better Business Bureau to learn if there are any complaints against the contractor.
 - CA Contractors State License Board:
1-800-321-2752 or www.csib.ca.gov
 - Better Business Bureau
1-909-825-7280 or www.bbb.org
- Insist on a complete written contract which includes the work to be done, the materials to be used, the schedule – start and completion dates, names of any sub-contractors, total price of the job and the schedule of the payments. Review the complete contract before you sign it.
- Call your insurance company to learn if you are covered for any injury or damage that might occur on your property. Be sure your contractor has the required worker's compensation insurance.
- Contact the Hemet Building Inspectors Office to check for permits and inspections that may be required. The contractor must request all permits needed.
 - Hemet Building & Safety Inspection, (951) 765-2475
- Never make a down payment on a job of more than 10% or \$1,000 (which ever is less). Never pay cash unless you receive a proper receipt. If you do not, you cannot prove you ever paid for the work. Pay for the work on schedule as written in the contract and as the work progresses. Make the final payment only after the project is complete and you are totally satisfied with the outcome.
- Understand you have a three-day cancellation right unless you sign an emergency waiver. If it's not an emergency, we recommend you do not sign the waiver.

VACATION SECURITY FOR YOUR HOME

Spring is in the air. For many of us this brings delightful thoughts of summer vacation. Whether you travel by your own vehicle, by bus, train or plane, there are a few ideas you may want to consider before you leave home. For one, you may take a vacation, but crime does not. Empty homes are an ideal target for burglars; therefore, we believe it is a good idea to target harden your home before you leave for that dream vacation. Following are some suggestions on how to target harden your home.

PLAN AHEAD

TWO WEEKS before you leave town you may want to:

1. Inspect all your doors and windows. Replace all broken window glass, including garage windows. Replace or supplement locks on doors and windows as required. A spring-loaded key-in-knob lockset on exterior doors is not very secure. Consider adding strong, durable dead-bolt locks with at least a one inch throw and three inch screws to secure the strike plates. Supplement locks on double hung wooden windows with an eye bolt or double headed nail that passes through the two sashes where they meet. Aluminum glass doors and windows that slide horizontally receive additional support by placing wood or metal rounds or bars in their tracks. Also, adding pin type closures that slide into the door or window frame are very helpful. For vinyl and other type windows, consult a locksmith or your dealer.

2. Check your irrigation systems. You may want to replace broken sprinkler heads or drip lines. Assure that the electrical devices that operate your systems are in good working order. You might consider replacing the battery that backs up your system's clock in case of power failure. A dying lawn or browning shrubbery is a sure sign no one is home to fix the problem.

3. If you have not already done so, it might be a good idea to arrange to have all regularly scheduled checks direct deposited to your bank account.

ONE WEEK before you leave home you may want to:

1. Trim shrubs under windows, either from the bottom or down from the top, so intruders to your home will find the shrub difficult to hide behind.

2. Keep tree branches away from your roof so an intruder cannot use your tree to enter your home from the second story.

3. Consider locking away ladders, barbecue tools or anything else the burglar could use to stand or climb on or to force locks.

4. Make an inventory, either written or pictorial (or both) of the inside and outside of your home. Consider engraving an I.D. on your easily portable valuables (tools, bikes, TVs, VCRs, computers, etc.) These inventories and engravings are invaluable when making a police report and/or insurance claims. They are also useful when reclaiming your property when it is recovered. We suggest you make two copies of your inventory. Keep one at home. Keep the other copy in a separate place in case of disaster at home.

5. Go to the Police Department and fill in a Vacation Security Request. Your signed request will assure you that a police representative (Volunteer) will be checking the exterior of your home at unscheduled times. Any sign of a break in will be immediately reported and proper action will be taken.

6. If you have them, consider replacing back-up support batteries in your radios, phones, clocks and other equipment.

7. Arrange to have someone water your plants, cut your grass, pick up throw aways and any trash that may accumulate in your yard.

8. Arrange to have a family member or a friend to collect you mail and newspapers daily. Or contact the Post Office and your newspaper office to put a vacation stop on these services.

9. Empty your purse, wallet and key chains. Put back only those things you will absolutely use during your travels. Leave everything else at home. Recognize that you can travel virtually around the world and buy everything you will need or want with one or two credit cards. Then take your wallet to a copying machine and copy the front and back of everything you will be carrying in that wallet (not cash). On the copies, add phone numbers and addresses where appropriate. These numbers and addresses will become important if your purse or wallet is misplaced or stolen. Hide the photo copies somewhere in your suitcase.

10. Consider buying travelers checks instead of carrying cash.

11. Copy your itinerary, adding phone numbers where you may be reached. Give the itinerary copy along with keys to your home to a trusted friend or neighbor.

A FEW DAYS before you leave, consider planting "seeds of doubt" whether the family is at home or not.

1. Because many burglaries happen in the daylight hours, consider putting radios on timers in various rooms in your home. Set the timers to go on and off at various times.

2. To deter the nighttime invader, you might want to put timers on lamps in various rooms in your home. Add fresh bulbs to your lamps to avoid burn-out problems. Have the

last lamp go off about your normal bedtime. Suggestion: unless it's your habit to burn lights all night, do not do so now. It's a flag that there is no one home to turn the light off.

3. You might want to leave a vehicle parked in your drive or you may ask a neighbor to park in your drive from time to time.

4. We highly recommend you do not announce your vacation plans on your Facebook or other social network account. Do not let strangers know your home will be unoccupied.

TAKE OFF DAY: After a good night's sleep, you are all packed and ready to leave on your dream vacation. Just before you leave your home, walk into each of the rooms. Physically check each window and door. Are they closed and locked? Are your window shades or blinds in the position you usually keep them? Is the back door to your home closed and locked? Is the front door closed and locked? Is the garage door closed and locked? Then go off and have a fun vacation. You've done all you could to keep your home secure. We'll see you when you get home.

**If you wish to be removed from our mailing list, please call 951-765-2415.
If leaving a message: Please speak slowly, spell your name and repeat your phone number.**

HEMET POLICE WANTS TO HEAR FROM YOU

YOU HAVE A QUESTION? WE HAVE ANSWERS

Send your comments, suggestions, questions, or just interesting thoughts to the Hemet Police Department. We might even publish them in a future edition of the Quarterly Newsletter. Reach us at:

**Hemet Police Department
Neighborhood Watch, R. Moyer
450 East Latham Avenue
Hemet, CA 92543**

**Phone
(951) 765-2415**

**E-Mail
rmoyer@cityofhemet.org**

**Fax
(951) 765-2412**

EMERGENCY SUPPLIES CHECKLIST

Essentials

- Water- 1 gal. per person per day (a week's supply of water is preferable).
- Water purification kit.
- First aid kit, freshly stocked.
- First aid book.
- Food.
- Can opener (non-electric)
- Blankets or sleeping bags.
- Portable radio, flashlight & spare batteries.
- Essential medications
- Extra pair of eye glasses.
- Extra pair of house & car keys.
- Fire Extinguisher – A-B-C type.
- Food, water & restraint (leash or carrier) for pets.
- Cash and change.
- Baby supplies: formula, bottle, pacifier, soap & baby powder, clothing, blankets, baby wipes, disposable diapers, canned food & juices.

Sanitation Supplies

- Large plastic trash bags for waste; tarps & rain ponchos.
- Large trash cans.
- Bar soap & liquid detergent.
- Shampoo.
- Toothpaste & toothbrushes.
- Feminine hygiene supplies.
- Toilet paper.
- Household bleach.

Safety & Comfort

- Sturdy shoes.
- Heavy gloves for clearing debris.
- Candles & matches.
- Light sticks.
- Change of clothing.
- Knife or razor blades.
- Garden hose siphoning & firefighting.
- Tent.
- Communication kit: paper, pens, stamps.

Cooking

- Plastic knives, forks, spoons.
- Paper plates & cups.
- Paper towels.
- Heavy-duty aluminum foil.
- Camping stove for outdoor cooking (caution: before using fire to cook, make sure there are no gas leaks; never use charcoal indoors).

Tools & Supplies

- Axe, shovel, broom.
- Adjustable wrench for turning off gas.
- Tool kit including a screwdriver, pliers & a hammer.
- Coil of 1/2" rope.
- Plastic tape, staple gun & sheeting for window replacement.
- Bicycle.
- City map.