



## NEIGHBORHOOD WATCH NEWS

Volume 13, Issue 11

West Valley Senior Lead Office (818) 374-7630  
Sergeant Frank Avila - Sergeant Chris Rowland

November 2010

### UPCOMING EVENTS IN WEST VALLEY

West Valley Community Room Dedication to Ann Kinzle, former L.A.P.D. Reserve Officer and Reseda Chamber of Commerce Executive Director - **Tuesday, November 16 - 5:00 p.m. to 8:00 p.m.**, 19020 Vanowen St., Reseda. Open to the public.

**CHILDREN'S DAY – FREE ADMISSION – Saturday, November 20 – 9:00 a.m. to 4:00 p.m.** Rain or shine. Woodley Park in Van Nuys, between Victory Blvd. and Burbank Blvd. Over 100 resource fair booths with programs and activities for kids including sports, arts and crafts, music, dance, drama, education and more! Carnival rides, rock climbing, face painting, petting zoo, police helicopters, fire trucks, armored Humvees, celebrities and food.

The festive season is upon us and it should be a time of celebration -- so obviously you don't want to spoil it by falling victim to holiday scams. Busy, high-spending times are precisely the opportunity crooks look for to trick you out of your money or steal your identity.

Despite the economic downturn, Internet shopping may well hit record levels this holiday season, opening the door to a host of both new and well-practiced holiday scams. Here are five tips for shopping safely online:

- **Choose Credit Over Debit:** You probably don't often hear advice to use a credit card instead of a debit card or cash, but if you can do it responsibly, you absolutely should. Credit cards offer protection from identity theft that debit cards don't. For example, with a credit card, your liability for fraudulent charges caps at \$50 as long as you report the fraud within 30 or 60 days (depending on the company). However, if you're using your debit card online and someone gains access to it, they can clean out your checking account before you even learn there's a problem. You may be able to get part of the money back, but, it can take a while, and it's possible you won't get it all. So, use a credit card instead and pay the bill off monthly.
- **Disposable Is Better:** Even better than using a credit card is to use a disposable credit card. Disposable credit cards work just like most gift cards. You add a specified dollar amount to the card, and it's good until that is gone. Once it's gone, you can add more, or purchase a new disposable card. And both Visa and American Express now offer these cards in varying amounts, so they're easy to get a hold of. The bonus is that if the number from a disposable credit card is stolen, it's anonymous, and criminals can't gain access to anything more than the dollar amount that's still available on the card.
- **Verify Website Security:** The variety that's available when shopping online can be dizzying, but it doesn't stop at just the products and prices that are available online. There are also different levels of security that are available online, and you want to be aware of them. Some online web sites don't offer secure shopping. That means that savvy criminals can capture everything that you enter onto a form on those sites, including your personal and credit information. If you're going to shop online, limit yourself to secure sites. You can tell if a site is secure by the URL. A secure web site starts with HTTPS:// instead of HTTP://. Secure sites will also have a small lock icon in the lower right corner of the screen.
- **Don't Shop Publically:** If you plan to do any shopping online, do it at home. At home, you can shop in your pajamas and you can do it any time of the day or night. You also know who accesses your computer at home. If you're using a public computer at the library, at a cyber café, or at work to do your shopping, you have no control over who might be using that computer. You also don't have any control over what kind of spyware or malware might be infecting that computer. So, just don't do it. Shop at home; it's much safer.
- **Don't Store Information Elsewhere:** Many shopping sites, even the major ones, offer you the ability to save your credit card information on their servers to speed the shopping process, (i.e. Amazon.com's OneClick shopping). It's definitely faster, but there are some risks to maintaining your personal information elsewhere. If a company that you're shopping with has a data breach, your personal information could be put at risk. It takes a little longer, but instead of storing your information on some server over which you have no control, just enter it yourself each time you shop.

# “How Do You Entertain 50,000 kids?”



*nickelodeon*

**Carnival Rides • Rock Climbing  
Face Painting • Arts & Crafts  
Petting Zoo • Police Helicopter  
Firetrucks • Two Armored Humvees  
Celebrities • Dancers • Music  
Food • U.S. Marines**

**Over 100 Resource Fair Booths with Programs &  
Activities for Kids Including Sports, Music, Dance,  
Drama, Education & More  
Colleges • Church Programs • Boys and Girls Scouts • AYSO  
Pop Warner • Little League Baseball and more...**

**Nov 20, 2010 • 9:00<sup>am</sup> - 4:00<sup>pm</sup>**

(Children's Day Parade starts at 9:00 am)

**Woodley Park, Van Nuys, CA 91346**

**Between Victory Blvd. & Burbank Blvd.**

**Free Admission**

**Rain or Shine**



**Go METRO to the Woodley Station**

## **ENCINO:**

Senior Lead Officer Robert Trulik Office (818) 374-7637  
[32325@lapd.lacity.org](mailto:32325@lapd.lacity.org) Cell (818) 731-2572

Contact Officer Trulik for information on the next Encino Neighborhood Watch Meeting.

By far the fastest-growing online holiday scam is the setting up of bogus websites offering just about everything you could want for Christmas, especially those hard-to-find gifts, at fantastic bargain prices. You do a search for a gift you're planning to buy and suddenly find it much cheaper than you had imagined. The website sales page looks professional, often bristling with testimonials from supposedly satisfied customers and logos suggesting top-line security. These sites are easy to set up and the number has mushroomed in the past year, hosted all over the world. Scammers will not only take your money for something they won't send you, they could also use your credit card details to buy other stuff for themselves and use your personal details for identity theft.

**How to avoid it:** Don't trust a site or name you don't know -- check them out. Don't fall for prices that are too good to be true -- they usually are! Use a one-time card number available from some credit card companies to protect your financial details.

**Also watch out for:** Phony ads on auction sites; e-Greetings card links that take you to a bogus site or download malware onto your computer; overpriced items or flashy illustrations that lead you to think they're higher quality or better products than they really are; counterfeit designer label products.



## **LAKE BALBOA:**

Senior Lead Officer David Ham Office (818) 374-7634  
[25717@lapd.lacity.org](mailto:25717@lapd.lacity.org) Cell (818) 731-2551  
Senior Lead Officer Saul Paredes Office (818) 374-7635  
[35275@lapd.lacity.org](mailto:35275@lapd.lacity.org) Cell (818) 731-2554

Contact Officer Ham or Paredes for information on the next Lake Balboa Neighborhood Watch Meetings.

Holidays are the best time for scammers to tug on our heartstrings. And the most likely place you'll encounter them is when they rattle a collection box in front of you either as you do your shopping or at your front door. They may use all kinds of props to fool you; wearing seasonal costumes; dressed in familiar uniforms; wearing badges or carrying some other kind of bogus authorization. Often too, scammers use kids to convince you they're genuine.

**How to avoid it:** If you don't have time to check out how genuine the collector is, simply don't give. If you want to help them, find the charity name and donate directly. Look for Salvation Army and other collectors actually inside stores -- they're a safer bet.

**Also watch out for:** Telephone solicitations (how can you possibly know the caller is who they say they are, and why on earth would you give anyone you don't know your credit card number?) and sellers at your doorstep who show you a charity catalog, take your money and never come back.

## **RESEDA:**

Senior Lead Officer Isela Parra      Office (818) 374-7631  
[34488@lapd.lacity.org](mailto:34488@lapd.lacity.org)                      Cell (818) 731-2574  
Senior Lead Officer Royal Barber      Office (818) 374-7629  
[33970@lapd.lacity.org](mailto:33970@lapd.lacity.org)                      Cell (818) 731-2580

### **Next Neighborhood Watch Meeting – Thursday, November 11 7:00 p.m. - L.A.P.D. Community Room**

Crowds mean rich rewards for pickpockets. If they steal your wallet, they'll have not only your money but also your credit cards and personal information that could lead to identify theft. With a quick bump or, more often these days, a distraction from an accomplice, they can remove your wallet from your pocket or purse in seconds. But why stop there? They'll take any accessible gift from your shopping bags too.

**How to avoid it:** Keep your wallet inside a closed purse or in a pocket with your hand on it. Leave non-essential identifying information and spare credit cards at home. Return frequently with gifts to your car and lock them out of sight in the trunk. If someone calls and attracts your attention, protect your possessions.

**Also watch out for:** Charity collectors as mentioned above; people hovering around you as you pay; temporary stores or booths whose operators may disappear after Christmas, leaving you unable to return goods; offers of "cheap" items from someone who approaches you in the parking lot.

## **TARZANA:**

Senior Lead Officer Daryl Scoggins      Office (818) 374-7632  
[35828@lapd.lacity.org](mailto:35828@lapd.lacity.org)                      Cell (818) 731-2573

Contact Officer Scoggins for information on the next Tarzana Neighborhood Watch Meeting.

Even in these economically-troubled times, many retailers and manufacturers need to take on extra staff to handle the Christmas rush. And since many of us are equally hard-pressed for cash, we're only too eager to find seasonal jobs. Knowing this, spammers send out e-mails promising non-existent jobs for which, if you follow up on the ads, you'll be asked to pay a commission or fee for the job. You may see similar ads in newspaper classifieds and even flyers or signs posted around town. Even if the job exists, you may be conned into working for nothing -- with the promise of a generous payment at the end, which never comes -- or you could even find yourself caught up in some of the scams outlined here.

**How to avoid it:** Never pay for a job. Even legitimate agencies that earn their money by finding work earn their fees from employers, not employees. Be wary if it's a "work now, get paid later" job -- check out the employer's credentials.

**Also watch out for:** Bogus work-at-home jobs where you provide your personal details to someone you don't know who says they'll employ you (they may be phishing).

We want everyone to have a great holiday season -- and not get taken by holiday scams. So, always be on your guard, pass on the tips we've given you to your friends and family members -- and enjoy a Happy Holiday season!