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Late Fall, 2008

About a year ago, I sent out a letter with some tips on identity theft and security because I had had an experience with someone hacking into my bank account...Fortunately or unfortunately there was not much to take and Wells Fargo was on it and I was out nothing.

This month I want to enclose another important reminder that is on Home Security. I have just become a victim myself of a home burglary and I must tell you it is not something you want to have happen to you. Mine happened in broad daylight with all the doors locked and the neighbors around. There was no sign of any breaking and entering and the doors were still locked when I got home. These guys were total pros and just took the tv's, cameras, computers and jewelry. No messing around. I cannot urge every one of you enough to take preemptive measures to protect yourself. With our economy the way it is right now there will not be a few more desperate people out there. Also with the days being shorter the police informed me that the crime rate goes way up this time of year. Please look over the tip sheet I have enclosed.

This brings me to an equally somber note. While we are all probably cutting back a bit, I can't help but think of the 37 million Americans that are living in poverty. Three easy resources for Donations are:

Make-A- Wish Foundation, www.wish.org

They try to provide children who have life threatening medical conditions the opportunity to realize their greatest wish

Be an Elf, www.beanelf.org

This program helps volunteers reply to and try to help a child in need who has written a letter to Santa Claus and his elves via the US Postal Service

Toys for Tots, www.toysfortots.org

Most of us know about this organization established by the Marine Corps, but what I did not know is that they also take vehicles and cash in case you have no unwrapped toys that are handy

Best,


Corey Graham

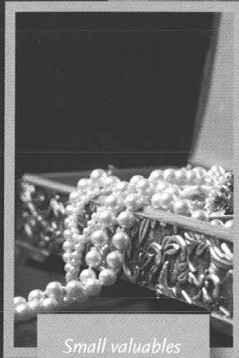
Home Security. An age-old battle.

The most common threat to your home is burglary.

Fortunately, burglars will often move on if they see you have taken preemptive measures.

> Learn More on the Back Page

- 5 Quick & Easy Crime Deterrents You Can Do When You're Home
- 5 Things You Can do to Secure Your Home When You Take a Vacation
- Web Resources Directory



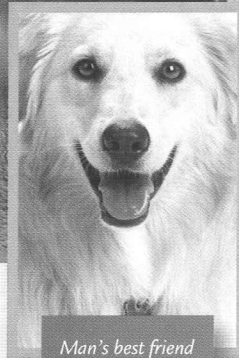
Small valuables are a thief's number one target.



Secure all points of entry and keep them well-lit.



Electronic security systems are a great investment and add to your home's value.



Man's best friend is still an intruder's worst nightmare.

Think most burglaries happen at night? Think again.

Statistically, most home thefts happen during the day, when people are away at work or school. July and August are prime times for burglars, when families are away on vacation. Thefts also increase during hard financial times, when it is more difficult to find work. Thieves use force to enter your home 70% of the time but are caught only 13% of the time. There are more than 1 million burglaries a year, and the number is rising.

Eliminate Easy Entry

Sliding doors and windows are easy fixes. Close the door or window and measure the length of the exposed sliding track. Cut a piece of wood (e.g., 1" x 1/2" or a dowel) a half inch shorter than the sliding track. When you close up, lock the door or window, then place the wood in the slide track—it prevents opening. Small, inexpensive track locks accomplish the same thing. Security screen doors can prevent thieves from having access to your entry doors and can be painted to blend with your home.

Close Windows of Opportunity

Open windows are used by burglars because often they are visible from the street or alley and no forced entry is required. Windows can be locked partially open for ventilation with a track lock or length of wood 2" shorter than exposed sliding track (when the window is totally closed). This allows the window to remain 2" open, but no more. Take this precaution with all windows when leaving home, even those difficult to reach.

Honor Thy Neighbors

Neighbors can be good allies toward a common purpose. Offer to keep a lookout on their home when they are away and ask them to reciprocate. When going away for a period, remove signs of vacancy—put mail and newspaper deliveries on hold and ask neighbors to remove fliers left at the front door. Establish trust with your neighbors so you can leave spare keys with them (experienced burglars know where to look for hidden spare keys).

Keep Records of Your Belongings

In case of theft, your homeowner's insurance may be of little value if you cannot substantiate your loss. Take photos of your possessions (especially jewelry and electronics), write down serial numbers and keep receipts in case you need to file an insurance claim. Keep important documents in a home safe and give copies to your relatives to keep in case the originals are lost. There are also companies that perform a "home inventory" service.

Car thieves take the easiest car to steal, so make it difficult. Lock it, use a steering wheel club or install an alarm system. Anything that buys time is in your favor. Remember, it's easier to steal contents than a car. Don't leave packages and valuables in the open—remove or conceal them.

Home Security Checklist.

- ✓ Light porches, walkways and dark areas around your home
- ✓ Keep bushes and shrubbery trimmed low
- ✓ Check all windows for working locks and deadbolt all doors
- ✓ Use heavy drapes, shutters and blinds in rooms with desirable contents
- ✓ Get a dog (many benefits)
- ✓ Organize a neighborhood watch group
- ✓ Turn a radio on when you leave home
- ✓ Secure all entry gates, garages and sheds
- ✓ Don't leave objects in your yard that could assist an intruder

It pays to remember the adage: better safe than sorry.

5 QUICK & EASY CRIME DETERRENENTS

WHEN
YOU'RE
HOME

NEIGHBORHOOD
WATCH



These meetings can be a valuable method for sharing information and spreading the word of recurring incidents. Members are also likely to be much more aware of warning signs that can help prevent crimes. It's also a good way to meet your neighbors.

SECURITY
SYSTEMS



Home monitoring devices can help alert authorities of break-ins and allow response teams to be dispatched quickly. If you cannot afford a security system, placing a security company's sign in your yard is an effective and economical approach.

DOGS



Canines remain one of the most effective ways to prevent crime. Even smaller dogs can be great ways to scare off criminals by barking and alerting you of trouble. If you don't have a dog, simply posting a warning sign or leaving a dog bowl at your doorstep can work.

EXTERIOR
LIGHTING



Bright lighting outside the entrances will prevent most criminals from attempting to enter your home. Motion sensors along your side yards will startle any trespassers and will also alert you by grabbing your attention.

PANIC
BUTTON



If your car has a car alarm, keep your keys handy. Triggering your car's panic button is a great way to frighten off someone who is lurking on your property or attempting a break-in.

WHEN YOU'RE
AWAY

ON VACATION

SHORT TERM:

- Leave a radio or TV on
- Have a neighbor park in your driveway
- Give a key to a trusted neighbor or relative and refrain from leaving it under the mat
- Leave lights on for the evening
- Make sure the stove, range top and irons are off
- Have neighbors pick up your mail and newspaper

LONG TERM:

- Use timers on lights, TVs and stereos at random times
- Hire house-sitters to watch your home
- Ask neighbors to remove flyers and packages
- Turn your phone's ringer to low so a burglar will not be alerted of your absence
- Arrange for yard care
- Stop incoming mail and newspaper

ONLINE RESOURCES:

National Crime Prevention Council

www.ncpc.org

As the official homepage for the Neighborhood Watch Program, the NCPS provides training and guides to establishing your own Neighborhood Watch chapter.

National Neighborhood Watch Institute

www.nnwi.org

Another online resource that includes information on Neighborhood Watch and offers popular crime deterring signs for homes and communities.