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Keith KATZMAN

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From my family to yours...

May you have a warm, safe and very happy holiday season.

We thank you for your continued support and confidence.

Sincerely,
The Katzman Family

PACIFIC UNION CHRISTMAS

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License #00875484

Bomb Threat at Happy Valley School Diffused

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After scouring the classrooms and campus again, they found nothing. There was a police presence at the other schools in the district, as well as a school psychologist who was available to talk with students, staff and parents.

"We would never compromise student safety. We were absolutely confident there was nothing there," said Zinn. Although parents were understandably a bit anxious, school was in session the next day.

Zinn was quick to compliment

police training and preparedness, and noted the experience has definitely heightened safety awareness at the district.

The police chief responded to questions about why the bomb squad was not on campus in a recent online Crime Bulletin: "The bomb squad does not search for devices – they deactivate devices once they are found."

Both the FBI and the Bureau of Alcohol Tobacco and Firearms are investigating the matter.

Avoid Becoming a Victim of Fraud

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Because jail time is much shorter for real estate fraud than for bank robbery, he suggests these types of crimes are "so simple" for those familiar with the paperwork, often starting with forging a signature on a deed.

Home repair fraud is rampant and expensive, said Jane Kreidler from the Contractors State License Board. For homeowners with a home improvement project over \$500, a contractor with a valid license is required. Homeowners shopping for a contractor should get three bids, check references and make sure the contractor's license and driver's license names match up. Kreidler also strongly encouraged checking online to make sure the license is active and in good standing. Do not use a contractor who randomly calls, offering services.

A contract should contain specific information about the time-frame of the job and the payment schedule; the down payment cannot be more than \$1,000 or 10 percent of the contract price, whichever is less. Never pay in cash. "If you have a problem with a contractor, we want to know,"

said Kreidler.

A special IRS agent representing the law enforcement arm of the federal agency who does financial investigation dealing with tax evasion and money laundering addressed the group. She said a frequent scam is someone claiming to be an IRS agent on the phone who threatens to arrest a person unless back taxes due are paid immediately. She was clear: "The actual IRS will not call you."

Investigations have led to a call center in India as a source of the calls.

For those involved in identity theft fraud on a tax return, file an online complaint at the Treasury Inspector General for Tax Administration (www.tigta.gov).

Lafayette Chief of Police Eric Christensen also warned that "shoulder surfing" is occurring at local bank ATMs, and if the person behind you is quick, it is possible to make an additional transaction, usually a withdrawal, on your account. He recommends pausing for a few moments before walking away to ensure the transaction is fully complete.

Additional Tips from the Lafayette Chief of Police:

A raised red flag on a mailbox can be construed by bad guys to mean come steal the mail. Your postal carrier will understand if there is outgoing mail in the box.

- Protect your mail and packages – pick up as soon as possible. Also consider getting a locked mailbox. Christensen calls Upper Happy Valley Road the "speedway of mailbox theft."
- A shredder that does a crisscross cut is best. Shred all documents with personal, financial and medical information.
- Using a thin-tipped Sharpie pen is the easiest way to deter criminals from tampering with checks, as the ink saturates into the paper.
- Do not allow a random caller who says he or she is from Microsoft to gain remote access to your computer.
- Check your credit report every year. You have the right to a free credit report every 12 months.
- Protect valuables in your car, and don't leave items in plain sight.
- Be careful discarding used computers or cell phones. Be sure to wipe the hard drive – or remove it entirely.

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Wishing our clients and friends a

Very Merry Holiday Season

May the coming year bring you and yours constant joy and ever increasing happiness

The Brydon & Ives Team

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