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references available

The rise of technology scams: be aware

... continued from Page A8

Pause and remember don't let fear push you to make a rash decision to provide personal information to a scammer.

- As a general rule, if you receive any email from an address that you do not know, you should block the sender's address. You do not want to open the email or even unsubscribe. Further, you should not respond with STOP in the subject line. Any response you send back is "engaging" with the scammer and could put your email in danger. Never open any attachments, even if it says you have a voicemail message waiting. I have received these email messages at my Efficiency Matters email saying I need to download the link to hear a voice mail message.

- Never respond to a text message from someone you don't know. The text message can say something like "I'm having an emergency, can you help me?" Naturally, because you do not know this person you would want to respond with "I'm sorry, I think you have the wrong number." Unfortunately, this is the start of another scammer's plan. Again, do not respond to the text, delete the message.
- I know that I receive emails

that look like they are from Amazon, GoDaddy, Wells Fargo and Netflix. They either send me a receipt for a large purchase or tell me my account could not be charged and they are canceling my membership. They all ask for personal information ... all scams.

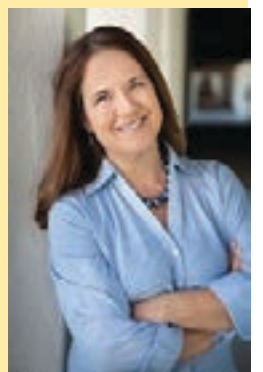
- Some of the ways to keep your information safe is to assign unique passwords to each website and use a password manager. If you have trouble remembering your passwords – and a password manager isn't the right fit for you – you can use an old fashioned address book to keep them listed in alphabetical order (keep it somewhere safe and don't label it "Passwords").
- Another suggestion is to use

a two-step authentication for all websites. This means that they will send you a code (by text or email) before you can sign on.

- If you are over 60, some of your passwords may be the original ones you used when opening an account (back in the day when we used personal info for passwords). One of my older clients still uses a combination of their last name and birthdate as their bank account password. Danger! It's best to avoid creating passwords from personal info that others might guess.

The benefits of modern technology are many...yet scams are on the rise. It's important to be aware!

Professional Organizer, Jennifer Raftis, CPO® founded Efficiency Matters, LLC to help you with all of your organizing needs for your home and business. She is a Certified Professional Organizer and an active board member with NAPO, National Association of Productivity and Organizing Professionals. She is also an independent representative for The Container Store and has expertise in designing closets, garages, pantries, playrooms and more. In addition, she is a Corporate Organizing and Productivity Consultant and has worked with Fortune 500 companies across the U.S. Another large part of her business is move management especially working with seniors who are downsizing. She and her husband have lived in Moraga for 30 years, raising 3 kids and working countless volunteer hours with many local non-profit organizations and schools. Jennifer@efficiencymattersllc.com, 925-698-3756 www.efficiencymattersllc.com



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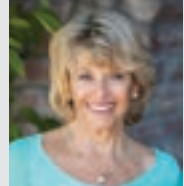
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ADAM HAMALIAN



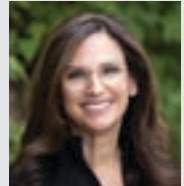
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CAROLYN WAY



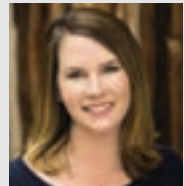
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CHRISTINE WRIGHT



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JOY WIEHN



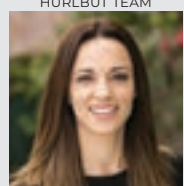
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JILL BALAZS



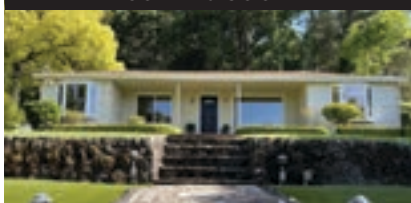
925.804.0200
DRE# 02038791

LAUREN DEAL HURLBUT TEAM



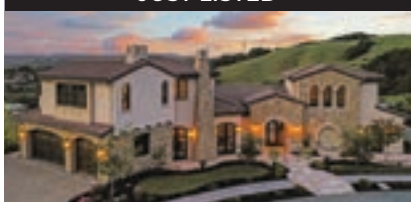
925.876.4671
DRE#02060294

COMING SOON



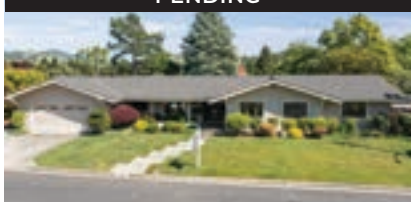
3637 BROOK STREET, LAFAYETTE
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SMITH HOMES TEAM | 925.998.1914

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MATT MCLEOD | 925.464.6500

SOLD



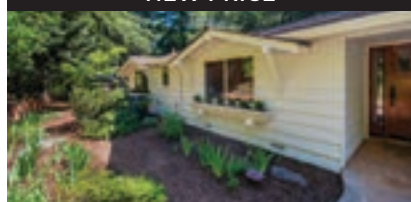
212 CAMINO SOBRANTE, ORINDA
SOLD FOR \$3,500,000
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ACTIVE



4067 HAPPY VALLEY ROAD, LAFAYETTE
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NEW PRICE



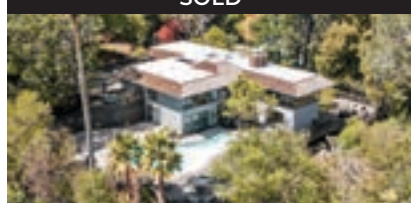
3270 THERESA LANE, LAFAYETTE
OFFERED AT \$1,495,000
RACHEL DREYER | 415.990.1672

PENDING



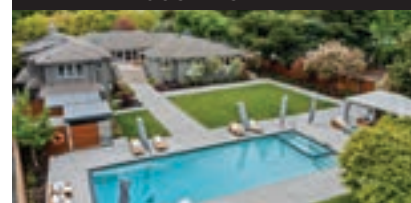
64 BRUBAKER DRIVE, WALNUT CREEK
OFFERED AT \$1,950,000
L. LEGLER & C HATA | 925.286.1244

SOLD



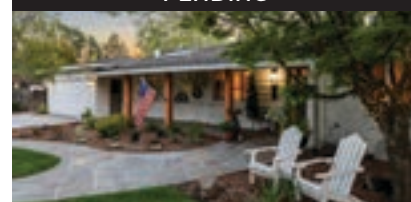
9 RANCHO DIABLO ROAD, LAFAYETTE
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3666 HAPPY VALLEY ROAD, LAFAYETTE
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124 HARDIE DRIVE, MORAGA
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922 DIABLO DRIVE, LAFAYETTE
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S.HUTCHENS/A.HAMALIAN | 925.212.7617

SOLD · REPRESENTED BUYER



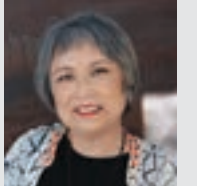
827 SANTA MARIA WAY, LAFAYETTE
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BRYAN HURLBUT



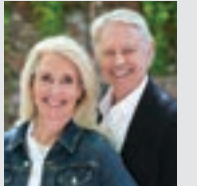
925.383.5500
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CHERYL HATA



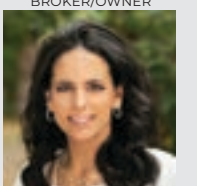
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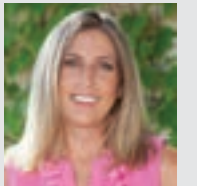
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DRE# 01476506/02105225

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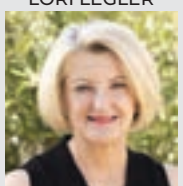
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DRE# 01932119

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DRE# 00805732

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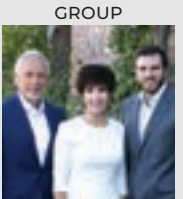
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DRE# 01310057

RACHEL DREYER



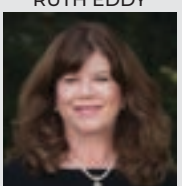
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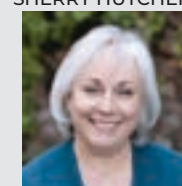
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DRE# 01313819

SHELLEY RUHMAN



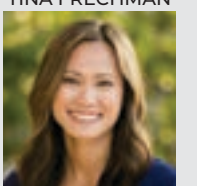
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DRE#01180260

SHERRY HUTCHENS



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DRE# 01320608

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