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PRESIDENT'S CORNER

By the time everyone reads this newsletter we will hopefully have a list of candidates who will be filling the open LMMAR positions during this biannual election year. I encourage all members to become more active in LMMAR by participating in filling the open positions.

It looks like we will be having a summer Bar-B-Q in Santa Clara on Friday August 10, 2007 thanks to the efforts of our Treasurer, Jerry Vaughan. Please mark your calendar accordingly. More details will be forthcoming.

Chet Hayes

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Identity Theft: How to Protect Yourself

Author: Chemain Evans

Identity theft encompasses a wide range of deception, from a stolen credit card used to charge purchases to an existing account, to stolen information used to impersonate the victim, open new accounts (even ones for utilities), and rack up thousands of dollars in debt.

With over 500,000 new cases each year (and some say upwards of 900,000), identity theft is one of the fastest growing crimes in America. In many states it isn't even illegal, or hardly punishable if it is. Often the perpetrator goes uncaught and unpunished. Worse still is that it takes on average 12 months for the victim to realize he is a victim and by then it may nearly impossible to climb back out of the black hole of damaged credit, costing hundreds of hours and hundreds of dollars to try to fix it.

Sadly, since much of this goes unpunished, companies often write off the bad debt and then charge you and me higher interest rates and fees to cover their losses. So we all are indirect victims of identity theft. The more vigilant we become, the better off we will all be.

What can you do to protect yourself from becoming a victim of identity theft? There is no absolute guarantee, but the more precautions you put in place, the harder it will be for someone to steal your information and use it illegally. What follows below are some ideas that you can use to start protecting yourself now.

1. Check your credit reports annually.

This is your first and foremost line of defense. Contact the three major credit reporting agencies www.equifax.com www.experian.com www.transunion.com every year to obtain a copy of your credit report. Some websites also offer a 3-in-1 re-

port. Go through them carefully, looking for any inaccuracies. Report any problems immediately. Consider asking them to require your permission to issue new credit lines.

2. Protect your Social Security number.

Many companies ask for your Social Security number (SSN) to use for recordkeeping. Ask if you can substitute a different number. This is especially true of driver's licenses and health insurance cards. Never give out your SSN to anyone over the phone or internet if you did not initiate the contact. Don't carry your Social Security card with you and don't have your SSN pre-printed on your checks (or your phone number either).

3. Protect passwords and PINs.

Always protect your passwords and PINs from being seen by others, especially at ATMs. Don't write them down and carry them with you. Do not store passwords

on your computer's hard drive. If you need to write them down, store them somewhere else. Passwords should be hard to discover (bad choices: mother's maiden name, birthdates, last 4 digits of SSN or phone number, or a series of consecutive numbers). When possible use a mix of upper- and lower-case letters, numbers, and symbols.

4. Know your billing cycles.

Know when to expect your bills. If any of them is late, call the company or agency and check on its status. A late/missing bill could mean that someone has stolen your information and changed the billing address, leaving you unaware of the charges that may be racking up.

5. Shred everything with your information on it.

All those credit card applications you receive in the mail and throw away are an open invitation for someone to open an account in your name. Invest in a good cross-cut shredder and shred all documents with any financial information on them, including credit card receipts. Then put the remnants in the yuckiest, ickiest trash you've got to discourage dumpster-divers from stealing them and putting them back together.

6. Make the post office your ally.

Deposit outgoing mail at your local post office or in a locked post office drop box. Thieves actually patrol neighborhoods, stealing mail out of mailboxes. A little acid wash, and voila!, they change the amount and the person being paid. Don't give

them the chance! If you're going out of town, have the post office put a hold on your mail. Consider getting a post office box or ask your post office about getting a key-operated community mailbox for your neighborhood.

7. Technology doesn't beat everything.

Don't give out personal information over cellular/mobile/wireless phones, or cordless phones. (This includes telephone banking.) Their radio frequencies can be easily intercepted, overheard, and hacked. Surfing the internet puts you at risk from hackers breaking into your system; consider purchasing a "firewall" program to protect your computer from outside access. When divulging personal information on the internet (for example, when making a purchase) always look for privacy policies and the little "lock" symbol that indicates your information is secure.

Don't use your email address for user IDs on websites; there are "robots" that specifically search for this on sites like eBay to try and trick you into divulging your personal information. You may receive an official-looking email asking you to "verify" or "update" your information.

Remember that anyone who already has your information will not ask you to verify it. Always be suspicious of such tactics. The same goes for people who call you and claim to be somebody like a bill collector, government agent, utility worker, etc. If in doubt, call the company they appear to be representing.

If you use a laptop computer use a

strong password (combination of upper/lower-case letters, numbers, symbols); don't use automatic login; always log off when finished; and don't store financial information on it unless absolutely necessary.

When disposing of your personal computer, deleting your personal information usually isn't enough. Use a "wipe" utility program to render files unrecoverable.

8. Be aware of the opportunities to steal your information. Think of all the places that store your personal information, such as the offices of doctors, dentists, accountants, loan officers, health insurance, schools, courts, etc. Ask them how they protect your information.

Request that they shred anything with personal information on it when disposing of it.

Keep your wallet or purse in a safe place at work; not all of your fellow coworkers are trustworthy. Be aware of the "Good Samaritan" scheme where your missing wallet is returned (after one of your several credit cards is removed; you have so many that you probably won't notice!). Only carry a minimum number of cards and identification with you.

9. If desired, subscribe to a credit monitoring service. If you're really worried about identity theft, consider subscribing to a credit monitoring service. They will regularly notify you of your credit status and anything suspicious that might be going on.

10. Make a list and check it twice.

Make list of all your credit card numbers, banking account numbers, and driver's license number with their customer service numbers and keep them in a safe place. That way you'll have a starting place if something should happen to you.

Remember, the more vigilant we all are, the more protected we all are.

For more information regarding identity theft, see the federal government's website at www.consumer.gov/idtheft

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MEMBERSHIP

MONTHLY WINNERS:

Ronald Bowlby
Lawrence Caputo

CHANGES:

Al Anderson
4503 Terra Granada Dr. #5A
Walnut Creek, CA 94595

Elizabeth Libby Diston
35451 1st Ave S. Apt. F-212
Federal Way, WA 98003

John & Ivy Fox
Pacific Gardens
2384 Pacific Dr. Apt 230
Santa Clara, CA 95051

Jim & Marilyn Harshman
901 Lake Tahoe Blvd.
South Lake Tahoe, CA 96150-5541

Nancy B. Mahre
8940 Regatta Bay Pl
Las Vegas, NV 89131-1702

Benjamin M. Nauss
1970 Mary Rose Lane
Lincoln, CA 95648

William E. Preston, Jr.
24839 High Desert Ln.
Katy, TX 77494-6431

Carl W. Sessler
80 Laredo Ln
Palm Desert, CA 92211-3206

DECEASED:

David McClousky	11 Jan '07
G.D. "Doug" Miner	13 Feb '07
Doc. Dick Guhse	21 Apr. '07

New LMMAR Directory 2007 was mailed on 13 April. If you have not received one and would like a Directory, please let me know.

There are changes to the Directory, which will be included on an Errata sheet in this month's Newsletter.

Point of contact for address changes and other member concerns:

LMMAR
P.O. Box 3847
Los Altos, CA 94024

Norm_dhom@earthlink.net

Norm Dhom, Membership Chairman

FOR SALE:

Answering machine, 2.4 GH Panasonic \$10.00 (408) 739-8825

TRAVEL

Travel Chairman Vern De Vincenzi
916-408-4852 cell 408-348-4629
For additional information call 800-662-9933
Asst. Travel Chairperson Janet Hammerlund 408-348-9933

Travel for 2007 and 2008

October 4–17, 2007, Budapest to Prague aboard the MS poetry. Arriving in Budapest we will spend two days exploring Budapest. During our stay in Budapest our sightseeing will include the Buda Castle, Matthias Church, the Royal Palace and much more. We will have free time for shopping in Budapest before boarding the Poetry. Our ports of call on the river are Durnstein-Melk, Vienna, Linz-Passau, Austria, Regensburg-Danube Gorge, Nuremberg and two nights in Prague. This one thousand year old City has been preserved in time. Starts at \$3960 per person. and includes round trip air. There are limited cabins available. To expedite your reservation call Linda at Talbot tours.800 662-9933 Brochures are available.408-348-4629

November 2 – 18, 2007 Cruise New York to New Orleans **SOLD OUT** (WAIT LIST IS AVAILABLE)

Dec. 30, 2007 – Jan. 3, 2008 San Antonio New Years Eve* Enjoy an evening of dinner and dancing, followed by a New Years Day Brunch. Tour the Alamo, King William Historic District, LBJ Ranch, Nimitz Museum and much more. \$1395.00 per person dbl occ. \$1720 Single supplement. This includes all taxes, Resort Fees and Gratuities plus much more. A presentation will be held soon. Brochures are available

April 24 – May 10, 2008 The Panama Canal Trip aboard the Coral Princess. Ft. Lauderdale to San Francisco includes a one-night stay in Ft. Lauderdale. Inside II Cabin - \$2585.00, Outside F Cabin - \$2885.00, Balcony BC - \$3175 00, Outside cabin BD-\$3230.00 All prices quoted Double occupancy, Include Shuttle service to Bay area airports and shuttle service from docking terminal in San Fran-

cisco. Brochures are available

In progress for 2008

June 20 - 29, 2008. Lisbon to Porto, Portugal. Spend Two Nights in Lisbon before you head to Porto for the river-boat through the Duoro River. Over the Centuries, the Duoro River has carved a spectacular and scenic valley endowed with panoramas stretching from stately Porto, in Portugal's center of port wine production, to Spain. And it is the Douro that has been the lifeblood of the region, providing a rich abundance of fruits, olives and grapes, as well as serving as a highway for travelers and for transporting casks of Portugal's most famous export, Port wine. The Duoro Queen will be your home for the next few days while you enjoy the food, wine and spectacular views. All Staterooms are outside facing for your personal viewing of this magnificent countryside. **THE DUORO QUEEN IS THE NEWEST AND MOST LUXURIOUS SHIP ON THE DUORO RIVER.** All staterooms have private bath and shower, ample closet space, hotel type beds, TV and individual air conditioning...More information next newsletter.

September 2008 How about Italy, Tuscany area bed and breakfast near

Florence with day trips, this is in the planning stages with more details by May or June.

Happy Traveling
Vern

BRIDGE

We still need more bridge players. We have had to cancel some sessions at the last minute because of a lack of players.

APRIL WINNERS

April 3: Ind 1. Ted Hinshaw & Alex Fucile & Paul Peuker all tied.

April 5: Pairs 1. Ted Hinshaw & Chet Hayes 2. Caesar Grolemond & Bob Vigeant 3. Julie Joyce & Bernie Hoyt.

April 10 Ind 1. Tom Counihan 2. Alex Fucile 3. Glenda Murray 4. Ken Krug

April 12 Pairs 1. Ken & Barb Shellito 2. Caesar Grolemond & Bob Vigeant 3. Ted Hinshaw & Chet Hayes 4. Julie Joyce & Bernie Hoyt

April 17 Ind 1. Ted Hinshaw 2. (Tie) Alex Fucile & Dick Schlink 4. Jerry Vaughan

April 19 Pairs 1. Jerry Vaughan & Adrienne Hom 2. Julie Joyce & Angie Schynert 3. Tom Counihan & Gary Bea

April 24 Pairs 1. Chuck Schmidt & Gary Bea 2. (Tie) Ken Krug & Dan Sloan and Jack Parks & Lloyd Lettis

April 26 Pairs 1. Jerry Vaughan & Adrienne Hom 2. Ted Hinshaw & Chet Hayes 3. Gary Bea & Chuck Schmidt

Ken Krug
Acting Bridge Director

ADVERTISEMENT

To advertise items for sale in the newsletter, write to : LMMAR Newsletter, P.O. Box 3847, Los Altos, CA 94024

The executive committee meets on the first Monday of each month at 10:00 a.m., in the atrium of bldg 157, Lockheed Martin. If the first Monday is a holiday, the meeting will take place on the second Monday.

A second meeting takes place at 9:00 a.m. on the second Thursday of each month for mailing of the newsletter.

Members are welcome at each of the meetings.

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O/27-6A B/163
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