

Holiday Safety Tips

The holiday season is often a joyous time of giving, sharing and spending time with family and friends.

Unfortunately, this time of year is also shared with a particularly high crime rate.

The SBHOA Security Committee offers safety tips for a safe and happy holiday season.



- Be extra cautious about locking doors and windows when leaving home, even for a few minutes. Keep garage doors closed.
- Do not display holiday gifts where they can be seen from a window or doorway.
- Put gifts away before leaving for a holiday trip.
- Make sure burglar alarms are in working order and contact information is up to date.
- Test smoke detectors.
- Use only fire resistant ornaments on your holiday tree and make sure electric lights are in good working order with no frayed wires.
- Do not leave holiday lighting on overnight. Consider using timers.
- Keep all outdoor security lighting on from dusk to dawn everyday.
- Never hang a wreath or decorations on a door that would block the view from the peephole.

Fraud Alert: Hard Times Make Easy Times for Schemers

As we ride out the current economic hard times, don't let financial schemes make your situation even harder. With the rise of unemployment, turmoil in financial institutions, and uncertainty with investments and home mortgages, people become more vulnerable to financial scams. Here are some of the scams that are on the rise as the financial crisis worsens:

- **Transfer Money from Financial Institutions** – Scammers claiming to be from Citibank recently sent out an email advising people to transfer their money to a “safe” overseas location in case U.S. financial institutions collapse.
- **Work-at-home Schemes** – Recent work-at-home schemes set people up to lose money or even pull them into illegal businesses, posing as someone else or shipping stolen merchandise overseas.

Typical work-at-home schemes:

- Directories or diskettes listing work-at-home opportunities
- Envelope-stuffing
- Processing medical insurance claims
- Craft assembly
- Chain letters
- Merchandise middleman
- Credit Repair Offers – Avoid offers from credit repair companies claiming they can save you money while requiring a payment upfront. Good financial planners need to review your records BEFORE advising you. Don't send money to credit repair companies in order for them to send that money to your creditors. Do it yourself.