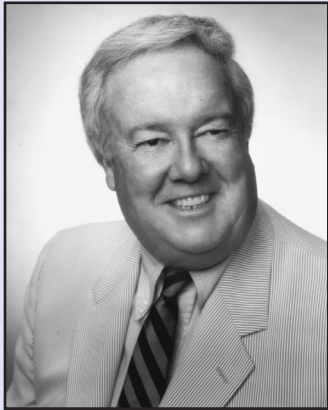




Boyd Bugle

UNIFORMED GUARDS • CENTRAL STATION ALARMS • CRIMINAL INVESTIGATIONS • SECURITY PATROL

Message From Our C.E.O.



Raymond G. Boyd, C.E.O.
Boyd & Associates

CATCH'EM DOING SOMETHING RIGHT

By Raymond G. Boyd

The old management axiom, "Your staff will be about as good as you expect them to be" has always resonated with me. I have embraced the ethos of "Catch them doing something right."

In reviewing my correspondence records for 2009, I find I have written 41 letters to individual security officers commending their performance.

Acting on an observation from a Neighborhood Watch homeowner, four members of the Boyd & Associates security team assigned to Sun City Shadow Hills were instrumental in the apprehension of two teenage burglars, and the recovery of stolen property from two burglaries committed earlier.

Upon being approached by the security officers the teens dropped their backpacks containing the loot and fled.

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IDENTITY THEFT – FASTEST GROWING CRIME WORLDWIDE

IDENTITY THEFT FACTS

Identity theft is one of the fastest growing crimes in the world. Approximately 10 million Americans were victims of identity theft in 2008. Credit card numbers, driver's license numbers, social security numbers, dates of birth, and other personal identification can net criminals thousands of dollars in a very short period of time.

Most often, identity thieves will get hold of your personal identification numbers and obtain credit in your name by having credit cards, goods or services delivered to their address or mail drop. Since the bills for charges incurred are sent to the thief's address, not yours, you will be unaware that debt is mounting up in your name until the collections department tracks you down. By then your credit report will already be riddled with late payment histories and show many accounts in collections. As you can imagine, the credit reporting bureaus will be reluctant to change negative credit without proof that you didn't create the bad credit.

TYPES OF ID THEFT

Identity theft can take many forms. An illegal immigrant may use your social security number (SSN) and date of birth (DOB) for employment purposes or to obtain a birth certificate. Imagine the confusion

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BURGLARY STATISTICS ON THE RISE ACROSS THE UNITED STATES



According to the FBI's Crime Report, burglaries in 2008 increased 2.0 percent from those in 2007. The average loss per offense was \$2,079 in a total of 2.2 million burglaries.

Of these reported burglaries, 70 percent occurred in homes, with non-residential burglaries accounting for the other 30 percent.

With the increasing rise in crime in general, the demand on law enforcement agencies will become greater, while their effectiveness could be reduced due to budget cuts and legal or technical obstacles.

And, individual citizens must pay attention to the safety and security of their homes and take steps to reduce their chances of becoming crime statistics.

YEARLY BURGLARY PERCENTAGE INCREASES:

| | 2005 | 2006 | 2007 | 2008 |
|------------------------|------|------|------|------|
| U.S. Burglaries | -1.1 | +1.2 | +1.3 | +2.0 |

2005 - 2008 BURGLARY TOTALS

| | 2005 | 2006 | 2007 | 2008 |
|------------------------|-----------|-----------|-----------|-----------|
| Residential | 1,409,253 | 1,445,557 | 1,478,901 | 1,562,976 |
| Night | 405,556 | 411,558 | 421,855 | 437,007 |
| Day | 666,345 | 705,175 | 738,654 | 805,193 |
| Unknown | 337,351 | 328,824 | 318,392 | 320,776 |
| Non-Residential | 735,193 | 738,189 | 700,239 | 659,220 |
| Night | 307,702 | 307,076 | 293,469 | 275,913 |
| Day | 223,012 | 234,458 | 227,092 | 222,633 |
| Unknown | 204,479 | 196,655 | 179,679 | 160,675 |

Message From Our C.E.O.

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However, names and addresses in the backpacks quickly identified the culprits and the Indio Police Department took over the investigation.

Laptop computers, cash, jewelry, cameras and liquor were recovered. Some of the recovered property was from the earlier burglary. The Indio Police Department credited the actions of the security officers and the success of Neighborhood Watch.

I commended Officer Supervisor **Richard Bradford**, Officers **Justin Reyes**, **Victor Magallon** and **Adrianna Orozco**.

Angelina Sanchez and **Erik Stacklie** combined their talents to apprehend a wanted felon based solely on a picture of him they had viewed.

Ami Adjoh and **Marcus Hearn** chased three boys who jumped out of a stolen vehicle as they approached them in one of our gate-guarded communities. The boys fled only to be apprehended later.

Christian Rodriquez distinguished himself in a house fire situation in such a manner that a bystander wrote to us extolling Christan's performance.

Some of my letters are more mundane. Officer **David Budd** has never missed a day of work in 14 years! How many of us can say that?

Derrick King and his partner **Craig Lane** caught a burglar at a private school. **Jose Gallardo** was commended for his actions in a house fire situation.

Oscar Ruiz was instrumental in the arrest of a car thief. **Roy Robbins** apprehended a wanted suspect.

The Los Angeles County Sheriff's Office specifically commended Officer **Roy Waldman** who detained a homicide suspect until the Sheriffs arrived.

And finally, my son Dan Boyd sent me an e-mail titled, "Parish Pooper Perpetrator Picked up by Police" It seems a transient intent upon defacing Catholic churches was spotted in a church that utilizes Boyd & Associates alarms and our closed circuit television system. When the video was shown to the Ventura Sheriff's Office, they knew the suspect! Case closed.

Identity Theft (continued from page 1)

that can be created when the IRS wants to know why you didn't declare the extra income reported to them caused by someone using your name and social security number. Sometimes personal identification numbers are sold over and over to hundreds of individuals who, in turn, attempt to obtain bogus credit in your name or establish utility services and run up the bills. Some arrested criminals will use false names, DOBs, and SSNs that belong to another. Innocent persons have discovered that they have criminal records because of a misused ID. See how easy it is for you to explain to family, coworkers or friends that you are mistakenly arrested for an outstanding criminal warrant.

RESTORING STOLEN IDENTITY

Identity theft can take months and sometimes even years to detect and can take about the same time to correct the damage. According to the California Public Interest Research Group (CALPIRG) and the Privacy Rights



Clearing House, victims of identity theft spend an average of 175 hours and \$808 in out-of-pocket costs (not including attorney fees) to fix their wrecked credit problem. Identity theft can significantly traumatize anyone because it is unnerving to know (or not know) the extent of the damage to your name, credit or reputation. There have been cases reported where it has taken victims years to restore their credit and good

name, and had problems being able to cash checks, obtain loans or even rent an apartment.

PREVENTIVE STEPS

- Run a credit report on yourself to see if there are any unknown credit inquiries or unauthorized accounts.
- Reconcile your check and credit card statements in a timely fashion and challenge any purchases that you did not make.
- Limit the number of credit cards you have to reduce exposure, and cancel any inactive accounts.

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IF YOU BECOME A VICTIM

- ▶ Report the incident to the police immediately. If you know where your identification was stolen, that would be the correct police jurisdiction to report it to. Insist on being given a police report number and get a copy to enclose in correspondence with credit agencies.
- ▶ Report all stolen cards to the issuers immediately and request new card numbers. Always respond to written credit card receipt notifications received in the mail.
- ▶ Notify your bank in the event that your checks are stolen and request that your account be closed.
- ▶ In order to prove your innocence, be prepared to fill out affidavits of forgeries for banks, credit grantors, and recipients of stolen checks. They are joint victims with you and may suffer a financial loss.
- ▶ Be prepared to work with retailers who have been victimized by someone using your name to help mitigate their losses, if necessary.
- ▶ If you know the abuser, report them to the Federal Trade Commission.
- ▶ Go online to the social security administration if someone is using your social security number to establish credit or new accounts. If SSN fraud is suspected, call the SSA Hotline: (800) 772-1213.
- ▶ Obtain copies of your credit report periodically to see if there are any unknown credit lines in your name. Credit reports costs less than \$10. All three major credit reporting agencies in the United States have toll free telephone numbers. Equifax (888) 532-0179; Experian (800) 311-4769; Trans Union (800) 680-7289. Each agency has a consumer fraud division. Call them.
- ▶ Report suspected fraud to the credit reporting agencies and request that your account be red flagged with a fraud statement posted at the top of your report to all three credit reporting agencies. This will stop future credit from being issued until you are contacted and will remain in place for seven years or until you cancel the request. These agencies will also help clear up negative information on the reports due to fraud.

Identity Theft *(continued from page 3)*

- Destroy all unused pre-approved credit card and loan applications. The mailbox thief only has to fill them out and redirect the return address to start using your credit.
- Never give important numbers out like your drivers license, credit card, bank account, date of birth or social security number to anyone you don't know over the telephone.
- Minimize exposure of your drivers' license number, date of birth, social security number, and credit card numbers. If the numbers are requested for check cashing purposes, ask if the business has alternative options such as using a check-cashing card.
- Safeguard your credit, debit, and ATM card receipts and shred them before disposing of them.
- Shred your bank statements and any tax documents when you dispose of them.
- Before disposal, shred paycheck stubs and W-2 forms that contain your social security number and your name and address. This is a common way for dumpster divers to obtain important identification.
- Scrutinize your utility and subscription bills to make sure the charges are yours.



- Destroy all checks immediately when you close a checking account. Destroy or keep in a secure place, any courtesy checks that your bank or credit card company may mail to you.
- Memorize your passwords and personal identification (PIN) numbers. Keep your PIN numbers somewhere that only you know.
- Don't give out your PIN or write them on your credit cards or ATM cards.
- Keep a list or photocopy all credit and identification cards you carry with you, including front and back, so that you can quickly call the issuers to inform them about missing or stolen cards.
- Don't give away too much personal information on your family web site. Full names, dates of birth, and addresses are too much information to post. By obtaining your "place-of-birth," the identity thief can possibly get your duplicate birth certificate.
- Protect your mother's maiden name, especially when using family tree tracers and genealogy service web sites. Maiden names are often used as passwords to access accounts over the telephone.
- Never leave your purse or wallet unattended at work, at restaurants, at health fitness clubs, in your shopping cart, at church or at social gatherings. Never leave your purse or wallet in open view in your car, even when locked.

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