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# Boyd Bugle

BOYD & ASSOCIATES  
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## Quarterly Dispatch

### Beware of Text Message Scams: How to Protect Yourself from Smishing

In today's digital age, text message scams, also known as "smishing," are becoming increasingly sophisticated and pervasive, putting your personal information at risk. These scams can come from unknown numbers and may seem harmless at first glance. However, engaging with them can lead to malware infection on your phone and potential identity theft. It's crucial to understand how these scams work and how you can protect yourself.

#### Spotting a Smishing Attempt

Identifying a smishing attempt can be tricky, but there are signs to watch for:

- Unsolicited messages asking for personal information.
- Messages creating a sense of urgency to act immediately.
- Texts that were also sent to multiple recipients

#### Protecting Yourself from Smishing

To safeguard against these scams, it's vital to take proactive measures:

- Do not engage with or respond to suspicious texts. Delete them immediately.
- Install anti-virus software on your phone and keep it updated.
- Verify suspicious messages by contacting the company through official channels.
- Report smishing attempts to your wireless provider by forwarding the message to 7726 (SPAM) and to the FTC at reportfraud.ftc.gov.

#### What to Do If You've Been Smished

If you suspect you've fallen victim to a smishing scam:

- Immediately cease communication with the scammer.
- Check your devices for malware.
- Notify your bank and any affected institutions to secure your accounts.
- Report the scam to your state attorney general's office.



### TEST YOUR SECURITY SYSTEM TODAY TO ENSURE A SAFE TOMORROW

Periodic testing of your alarm system is essential to ensure proper functionality. We recommend testing your systems monthly.



- Call our 24-hour Central Station at 1-800-381-2693 and advise the dispatcher that you are going to test your system. Be prepared to give your password.
- Arm your alarm.
- Open all protected doors and windows. Walk through the motion detectors.
- Let the alarm siren ring for one full minute from the time you begin the test to be certain our Central Station has received the signal.
- Call our Central Station at the completion of your test to confirm that all signals were received.
- Advise our Central Station when you have concluded the testing of your alarm system. If any zone did not signal, we suggest you request a service call.

# Earthquake Preparedness:

## Key Strategies for Comprehensive Safety



Boyd & Associates emphasizes the importance of readiness before, during, and after an earthquake. This expanded guide includes essential tips and more detailed strategies to enhance safety and minimize the earthquake's impact on your family and home.

### Pre-Earthquake Preparations

- **Safety Drills:** Engage in "Drop, Cover, and Hold On" drills frequently to ensure that every family member and coworker knows what to do when the ground shakes.
- **Emergency Communication Plan:** Develop a plan that includes an out-of-state contact and predetermined meeting spots in case of separation. Equip every family member with a list of important contact numbers.
- **Emergency Kits:** Assemble kits with at least a three-day supply of food and water, first-aid supplies, medications, flashlights, and batteries. Consider special needs of pets and any medical conditions within the family.
- **Home Safety Checks:** Secure heavy furniture, appliances, and decorative items with straps or braces. Evaluate the

structural integrity of your home and make necessary improvements to enhance earthquake resistance. Investigate the need for earthquake insurance, as typical homeowner policies do not cover such damage.

### During an Earthquake

- **If Inside:** Drop, cover, and hold on. Move as little as possible and protect your head and neck from flying debris. Stay away from windows to avoid shattered glass.
- **If Outside:** Move to an open area away from buildings, trees, streetlights, and utility wires. Once in the open, stay there until the shaking stops.
- **If in a Vehicle:** Safely pull over to a stop, avoiding bridges, overpasses, and power lines if possible. Stay in the vehicle with the parking brake engaged until the earthquake ends.

### After an Earthquake

- **Aftershock Preparedness:** Be alert for aftershocks, which can cause additional damage. Inspect your home for damage and hazards such as gas leaks, water line breaks, and structural damage. Use caution when opening cabinets as contents may have shifted.
- **Community and Communication:** Check on neighbors, especially those who may require additional assistance. Use text messages or social media to communicate with family and friends to conserve mobile battery life and network bandwidth.
- **Emergency Updates:** Follow local news and emergency services for updates and instructions. Register with emergency notification services if available in your area.

Being prepared for an earthquake involves understanding the risks, making plans, and taking proactive steps to ensure safety.

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