

## Woodlake Property Owners Association Neighborhood Watch Newsletter Home Safety Edition, Part 2

The publication of this newsletter is unofficial and does not reflect any opinion, directive, or policy of the Woodlake Property Owners Association members or Board of Directors.

The primary purpose of the newsletter is to convey information designed to assist us to reduce or prevent crime in our community.

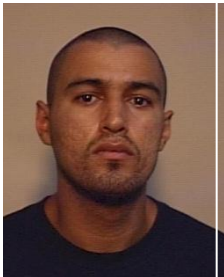
The information presented is available through various public access sources, personal interview, or observation. Your comments as to how we can better improve this effort are welcome.

In the wake of the terrible killings in Aurora, CO. the Editor would like to express condolences to the friends and families of the victims and, on behalf of the entire Woodlake Community, offer our thoughts and prayers to the survivors.

When senseless acts of violence like this occur we are reminded of our own vulnerabilities. Please view the You-Tube video that illustrates the measures you should use to defend yourself against a terrorist/shooter attack: <http://www.readyhouston.tx.gov/iWatchHouston/videos.html>

### 1. Bell County Sheriff Tip Line: Wanted <http://www.bellcountytexas.com/cscd/cscdwanted.htm>

There is no change to the suspects wanted from past issues. If you have any information regarding those individuals, please call the Bell County Sheriff's Office at 254-933-5400, your local law enforcement, or **CRIMESTOPPERS AT 1-800-729-TIPS** (Local 526-TIPS). **ALL CALLS WILL BE KEPT STRICTLY CONFIDENTIAL.**



Austin - Wanted: Gasper Loya, Race: White Sex: M DOB: 06/20/74 Height: 5'11", Weight: 185 lbs. AKA: Basper Loya, Jesus Dominguez, Jesus Dominguez-Espinoza, Gasper Loya, Pipo SMT: Tattoos: "Jasmine" on back, "Tyra" on abdomen, chest, a web on left hand, and Heart/Chain/ "Lisa" on right thigh; Scar on left arm. FBI #: 965950CB4 SID #: TX04720638; CO1285184 TDC #: 00753194 LKA: 619 South International LKC: Weslaco, Texas.

On 1/24/93, Gaspar E. Loya, III, was arrested for indecency with a child and on 11/24/94, again for attempted burglary. In January 1999, Loya was released from jail and registered as a sex offender

In 2000, he failed to re-register as required by law and a warrant was issued. The Texas Board of pardons and paroles also issued a parole violation warrant for his arrest. **CAUTION: Subject should be considered ARMED and DANGEROUS!**

On July 1, 2000, Loya was arrested in Colorado under the alias of Jesus Dominguez for DUI, forgery, reckless endangerment, vehicle theft, resisting arrest, and assault. Loya escaped from the Eagle County Jail outdoor recreational area on August 22, 2000, along with two other prisoners. Loya is wanted by the FBI for escape to avoid confinement.

### 2. Crime Update -

**Killeen** - Police have arrested Frederick Dewayne Thompson who broke into his ex-girlfriend's residence and assaulted someone on Tuesday, July 24 at around 11:30 p.m. He was arrested on Thursday and charged with burglary of a habitation.

### 3. "... Average Annual Premiums are Expected to Surpass \$1000; Some Owners Likely to See Double-Digit Rate Hikes" - (Safe at Home, Money + Home, by Sarah Max.)

As a result of recent slew of natural disasters, many home owners are going to see significant rate increases. The following five step plan can help you analyze your specific needs and maybe save you some moneys:

#### STEP 1 - Measure The Amount of Coverage You Need.

Possessions, living expenses, and liability should all be secondary to adequate insurance coverage for your home. Obtain the latest per-square-

foot replacement costs for your area from the local home builders' association instead of the appraised value which includes the land. The difference can be as much as 5% to 9% of the average home value.

Price-out extended or guaranteed replacement policies which protect you from inflated labor and material costs following catastrophes.

**STEP 2 - Inspect What's Not Covered.** Most standard policies exclude damage from flooding, earthquakes, and landslides; a very costly mistake for many homeowners in the wake of hurricane Katrina.

If you live in a high-risk area for floods, you may be required to add supplemental coverage which can cost up to \$3500 for \$150,000 structure and \$50,000 worth of content.

Based on the knowledge you have about your home, for an additional \$100 to \$250 you might want to consider adding "endorsements" to cover those "nuisance" repairs like broken pipes and mold or sewer back-ups not covered in your standard policies.

**STEP 3 - Recheck Your Deductible.** Some insurers have recalculated deductibles on a percentage of the entire home, not just what needs fixing. That can add-up to be a substantial increase which could far exceed the actual cost for the repairs. For example, just 5% on a \$400,000 home may be far too expensive but a good reason to shop around.

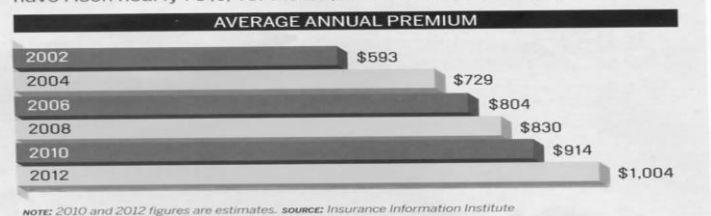
You should always get the highest deductible affordable to help reduce your premium.

**STEP 4 - Hammer Away At Your Premium.** Review previous years' policies to compare the coverage/cost ratio or (more practical) any differences in your premium relative to the changes in coverage. If coverage increases more than 5%, especially if the amount of coverage didn't then you should talk to your insurer. Knowing whether the increase resulted from changes in your risk profile or from broad-based increases in the marketplace will help you negotiate and comparison-shop; something you should do every couple of years. (Go to: [insure.com](http://insure.com) or [iaba.net](http://iaba.net) to insure unusual type property.)

You can also reduce your premiums by bundling your home and auto insurance; which may save you up to another 15%. Storm shutters, a new roof, or a security system can amount to another 15% reduction but make sure your improvement qualifies.

### Rising Cost of Safety

Over the past 10 years, homeowners insurance premiums have risen nearly 70%, vs. the 28% rise for overall inflation.



**STEP 5. Clean Up Your Work Area.** Finally, conduct a home inventory (*worksheets available at: [uphelp.org](http://uphelp.org)*), and gather all your important documents, receipts, photos, or videos and store them in a fire-proof safe along with your insurance policy. If possible, scan all that information and store that on a flash drive; keep that in a secure location, off site, like in a safe deposit box.

We should always plan for the worst and hope for the best so, if (when) disaster strikes, will you be ready?

Here are some recommendations to help you be prepared and protect your home and family:

Place wireless water alarms under sinks, behind the fridge, and anywhere where water will pool if there's a leak. An alarm sounds at the

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slightest hint of a leak. Zircon Leak Alert, three-pack sells for around \$25 at Amazon.com.

Check with your insurer but keep a multi-purpose A:B:C fire extinguisher (found at any hardware store for about \$40) on every floor of your home and an extra one in the kitchen, is not only a good safety measure, it may also qualify for a discount on your premium.

Supplement hard-wired smoke detectors with at least one battery-powered model per floor, especially in the kitchen and near bedrooms. To minimize the frequency or battery replacements, I recommend the one with the sealed-in 10-year lithium battery; these sell for \$33 at Amazon.com.

If you have a basement or need a sump pump, *Reliance Controls* sell a sump pump alarm (\$15 at Home Depot) that alerts you to rapidly rising water.

There is an automatic cut-off switch you can purchase for the hot water heater (*FloodSop Auto Shutoff Valve* - \$115: [safehome-products.com](http://safehome-products.com)). And, if you're predisposed to "forgetting" to shut off the water supply to the washer, there is a switch that will automatically open the valve when you turn the machine on and close it when the rinse cycle is finished for around \$200 (*Watts IntelliFlow Automatic Washing Machine Shutoff Valve*).

Place sturdy escape ladders in each bedroom near a window. Practice setting them up just in case you have to do it quickly and under abnormal or emergency conditions. (*First Alert three-story fire-escape ladder*: \$72 at [Target.com](http://Target.com)).

**Must-have tools for your emergency kit**

Collect all your gear in a waterproof plastic tub and stow it in an easy-to-access spot in your house.

**1. LANTERN**  
A battery-operated model is safer than candles.  
\$40; [coleman.com](http://coleman.com)

**2. NYLON ROPE**  
Use it to secure heavy outdoor furniture or tie down a flapping door.  
\$30 per 100 feet at home stores

**3. WORK GLOVES**  
Leather grips protect your mitts during post-storm cleanup.  
\$48; [ironclad.com](http://ironclad.com)

**4. RADIO/PHONE CHARGER**  
A hand crank will allow you to juice up the battery.  
\$22; [amazon.com](http://amazon.com)

**5. DUCT TAPE**  
Use it for on-the-fly repairs and temporary fixes.  
\$3.50 per roll at home stores

**6. BLANKET**  
Mylar is warm and lightweight, and folds up small.  
\$3.50; [grainger.com](http://grainger.com)

**7. MULTITOOL**  
Get one with a pair of pliers and a can opener.  
\$55; [leatherman.com](http://leatherman.com)

**AND ADD THESE MULTITASKERS**

- FISHING LINE:** Use it wherever rope is too thick to get the job done.
- VINYL TABLECLOTH:** Lay it down to create a clean zone in any area.
- BABY WIPES:** They'll remove grime from your hands and practically any surface.

**4. On The Horizon – "Influ-Enza and Fires, Oh My!... Influ-Enza and Fires, Oh My!... Influ-Enza and Fires, Oh My!"** .... Seems there is never an end to the number of crisis or any tranquility between them.

a. While waiting for prescriptions at the pharmacy I was reminded "It's time for your annual flu shot". Already?! I just got one! Possibly I procrastinated, as usual, until the last minute last year so it only seems the season is starting early this year or I just never paid attention to the announcements beginning every summer. More likely, since every strain varies from the previous year, the earlier we can get started the better we can inoculate everyone before the worst is upon us.

Each year, experts from Food and Drug Administration (FDA), World Health Organization (WHO), U.S. Centers for Disease Control and Prevention (CDC) and other institutions study virus samples collected from around the world. They identify the influenza viruses that are the most likely to cause illness during the upcoming flu season so that people can be protected against them through vaccination.

On February 23, 2012 the WHO recommended that the Northern Hemisphere's 2012-2013 seasonal influenza vaccine be made from the following three vaccine viruses: an A/California/7/2009 (H1N1)pdm09-like virus, an A/Victoria/361/2011 (H3N2)-like virus, and a B/Wisconsin/1/2010-like virus (from the B/Yamagata lineage of viruses).

While the H1N1 virus used to make the 2012-2013 flu vaccine is the same virus that was included in the 2011-2012 vaccine, the recommended influenza H3N2 and B vaccine viruses are different from those in the 2011-2012 influenza vaccine for the Northern Hemisphere.

The influenza (flu) viruses selected for inclusion in the seasonal flu vaccines are updated each year based on information about which influenza viruses are being found, how they are spreading, and how well the previous season's vaccine viruses might protect against any that are being newly identified. Currently, more than 100 national influenza centers in more than 100 countries conduct year-round surveillance for influenza viruses and disease activity. These laboratories then send influenza viruses for additional analyses to the five WHO Collaborating Centers for Reference and Research on Influenza in: Atlanta, London, Melbourne, Tokyo, and Beijing.

Vaccine viruses are chosen to maximize the likelihood that the influenza vaccine will protect against the viruses most likely to spread and cause illness among people during the upcoming flu season. WHO recommends specific vaccine viruses for influenza vaccine production, but then individual countries make their own decisions for licensing of vaccines in their country. In the United States, the FDA determines what viruses will be used in U.S.-licensed vaccines.

While some manufacturers are planning to produce a quadrivalent (four component) vaccine, it is not expected to be available for the 2012-2013 season. (Source: <http://www.cdc.gov/flu/about/season/vaccine-selection.htm>)

b. Don't forget the The 29th Annual National Night Out", is scheduled from 6 - 8 P.M. at the tennis courts on **Tuesday October 2, 2012**.

Our goal is to heighten crime and drug prevention awareness, generate support for and participation in local anticrime programs, strengthen neighborhood spirit and police-community partnerships, and send a message to criminals letting them know that neighborhoods are organized and fighting back.

We're pleased to again to welcome the duet team of Mike and Angela Mahler of "Wild Horses", the Sparta Valley Fire Dept., and our C.O.P.S. liaison, Sgt. De LaRosa. Watch for additional information; hope to see you there!

c. Despite our best efforts to understand, analyze, justify or vilify the terrorist's state-of-mind and motivations (yes, I am referring to the violent shooting by the drop-out and social out-cast, James Holms in Aurora, CO, as an act of terrorism) so we can be proactive in preventing similar acts, we derive no comfort knowing this wasn't the first mass-murder and it certainly won't be the last.

In the next issue I will explore the mind-set of the generic terrorist, his/her motivations, objectives, means and methods to suggest measures you can take to protect you and your family from being a potential target.

Don't forget to preview the YouTube video:  
<http://www.readyhoustontx.gov/iWatchHouston/videos.html>