



Neighborhood Watch Newsletter

RANGERS ANTICIPATE RECORD CROWDS ON LOCAL LAKES

Despite limited access to boat ramps and picnic areas the last few years because of both droughts and floods, park rangers at Lake Belton and Stillhouse Hollow Lake expect this season to be busier than ever with possibly well more than 1 million visitors between the two lakes this summer.



To insure that no one is drinking while operating a vessel or vehicle and to monitor water safety, the size of the staff will be doubled.

At least one drowning was reported at Temples Lake Park this year and 5 deaths pertaining to both lakes were reported last year.

Temple Parks and Wildlife Department game wardens will be teaming up with park rangers to ensure every one the water is wearing life jackets.

CREDIT CARD CLONING AND OTHER SKIMMER SCAMS

Individual thieves and groups have stolen millions of dollars using skimmers. A skimmer, available to anyone who wants to buy one, can be attached to ATMs, gas pumps, point-of-sales (POS) systems and other places people swipe their credit and debit cards. Once in place, it can electronically steal the magnetic strip information from the card.

The thieves use this information to clone the card, and once they have a clone, they can drain the owner's bank account, or run up huge bills that can destroy a person's credit. Skimmers are one-reason credit card companies and stores are switching to EMV (Europay, MasterCard, Visa) chip-enabled cards. Chip-enabled cards are already the standard in most of the world, with big-name financial institutions behind them, including American Express, Discover, JCB, MasterCard, UnionPay and Visa.

Skimmers were found at dozens of local gas stations, ATMs and banks around the country. If you had any doubts, skimmers are out there and can be anywhere. In 2016 it's estimated that \$4 billion in the United States was stolen by criminals duplicating the information on the

standard magnetic strip found on the back of every card.

Plus, some of the worst credit card crimes in recent years exploited the payment machines where you swipe your card (i.e. Target?). Criminals hacked the in-store credit card readers to steal information from up to 70 million people. Same with The Home Depot where criminals used that same method over a five-month stretch in 2014 to compromise credit card information from 56 million people.

Here's what you need to know to spot a skimmer before it snags your information. An overlay skimmer is one that fits over the card reader slot of an ATM or gas pump. It's usually modeled, or in some cases 3-D printed, to look like the part it's covering. However, it might not be the same quality or color as the rest of the machine. Maybe it's protruding a bit too far, or not installed straight. If it looks like it doesn't quite fit, then that's a possible warning.



You can also look around for additions to the machine that could hide a camera pointed at the keypad. This is often how crooks get your PIN. It might be installed on the ATM, or even above it.

And here is the camera installed above the machine disguised as a plug. See the pinhole on the bottom for the camera lens?

For these types of skimmers, it's actually fairly easy to defeat them. Simply cover your hand when you're typing in your PIN and the crooks won't have all the information they need to clone your card.

Shimmers are much smaller versions of a skimmer that fit easily inside an ATM or POS card reader and next to impossible to detect. They are embedded with a microchip and flash storage, which allows them to steal your cards' data, including the PIN. This data is extracted at a later time when the thief returns and inserts a specially designed card that downloads the information.

You also need to be aware of unscrupulous

employees of a restaurant or store who might have handheld skimmers that you'll never see. Or they might put out POS terminals that are really skimmers in disguise; they'll even print out a receipt.

Not many crooks have these advanced skimmers yet, but they'll get less expensive and more widespread as time goes by. Fortunately, as we said, banks and retailers are switching over to EMV cards that have a chip instead of a magnetic strip.

RESURGENCE OF MUMPS; A NATION-WIDE PHENOMENON

On Monday the 22nd, after the Waco Independent School District confirmed of a case of mumps at one school and the possible exposure of a student at the other. The two campuses were disinfected that night and classes resumed on Tuesday.

Mumps is highly contagious and is spread through coughing and sneezing and sharing cups and utensils. The mumps vaccine is the best way to keep from getting mumps, and research shows the mumps vaccine protects 88 percent of people who are fully vaccinated. However, some vaccinated people still get sick if they're exposed to the virus, so it's also important for people to help stop the spread of mumps by covering coughs and sneezes, washing their hands frequently with soap and water, and not sharing food and drinks. The thing that makes mumps a little more difficult is that the incubation period is fairly long. It can be anywhere from two to four weeks, so infected people without symptoms of mumps may not be aware they're still able to transmit the virus.

The Texas Department of Health and Human Services issued an advisory last month that showed 221 confirmed cases of the mumps, the highest number in the state in 22 years. Other states besides Texas are reporting an increase in the out-break of mumps.

Of concern is that the number of parents who choose not to vaccinate their children is increasing. So many so that it's mandatory for students to be vaccinated to enroll in school. To not vaccinate your child requires a waiver for medical or religious beliefs.

Parents are advised to contact their health provider if your children exhibit any of the symptoms associated with mumps: typically starts with a few days of fever, headache, muscle aches, tiredness, and loss of appetite, followed by swollen salivary glands, but some people who get the virus have very mild or no symptoms. Anyone who's diagnosed with or suspect of having mumps should stay home for five days after the onset of swollen salivary glands.

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