



Raub Area Community Watch

Meets the 1st Thursday of the month at the Lehigh County Senior Center 7 PM
Next meetings: Feb. 2nd and March 1st

Volume: Feb/Mar '12

February Dates

02/02 Groundhog Day
02/02 RACW Mtng. 7PM
02/12 Lincoln's Birthday
02/12 Valentine's Dinner
St. James UCC Church
12 Noon – 2 PM
S 15th & Walnut Sts.
02/14 Valentine's Day
02/20 President's Day
02/22 Washington's Birthday
02/22 Ash Wednesday
02/23 Chinese New Year
02/29 Leap Year

March Dates

03/01 RACW Meeting 7PM
03/11 Daylight savings begins
03/11 St. Patrick's Day Dinner
St. James UCC Church
12 Noon – 2 PM
S. 15th & Walnut Sts.
03/17 St. Patrick's Day
03/20 Spring Begins

Union Terrace

02/01 Top Tiger Day
02/24 Movie Night 630PM
02/24-28 Jump for Heart
03/01 Picture Day
03/02 Top Tiger Day
03/13 PTA 7PM

Raub

02/08 PTO 630PM
02/24 School Dance
03/12-23 PSSA Testing
03/14 PTO 630PM
03/16 School Dance

RACW will hold election of 2012 Officers at the Feb. meeting. Nominations will be accepted through 2/2/12.

Current Officers:
President – Gerry Traupman
Vice Pres. – Patt Infanti
Treasurer – Lynn Unger
Secretary – Eileen Bernhard

Our email:
raubcw@yahoo.com

RACW – Month in Review

The December Holiday Potluck was exciting. We had the chance to meet new neighbors who are looking forward to living in the neighborhood and being part of the RACW group. Several children attended and of course lots of food. In view of the festivities we postponed the RACW elections until the Feb. 2, 2012 meeting (we did not meet in January 2012). If you are interested in being part of the RACW board please contact us at raubcw@yahoo.com. Come out in February to cast your vote.

Future Events

Vicky Kistler, Director of the Allentown Health Bureau will speak at our February 2nd meeting. If you have never met Vicky, she is a charismatic speaker with lots of interesting information. Vicky knows all about the Volunteer Medical Reserve Corp. You are more qualified than you think to help in a disaster...become part of the card carrying group of trained individuals.

Allentown is celebrating a 250th Anniversary. 2012 started with a New Years Eve Party downtown. Watch out for events throughout 2012. Check out the Allentown City website at www.allentownpa.gov for more info. There are also many historical pictures on-line. Also, you can volunteer to serve on a committee online.

Insurance Coverage

All the stories in the news about sinkholes, water main breaks...Do you know what is covered?

- Study your insurance policy; if you do not understand it or have questions, ask your agent.
- Homeowners should be aware of the "80% requirement" on fire insurance so that coverage will be adequate for their needs.
- Check your liability coverage; your net worth may be more than you think and it may be wise to have higher liability coverage.
- Even if it does not mean a decrease in your insurance premiums, make sure all your valuables are marked with an identifying mark such as driver's license number, to help return stolen items.
- If you are unable to get burglary or theft insurance, ask your agent about the government-sponsored "Fair Plan" insurance which may be available to you.
- Keep insurance current; make sure you are fully covered for the value of all property and real estate.

Pennsylvania Homeowners Insurance should include – structures on the property, personal belongings, liability coverage and living expenses. Basically your homeowner's policy covers fire, limited liability and minimal coverage for damage done by wind or falling objects.

Pennsylvania Homeowners Insurance **does not** usually cover – floods, landslides, mud slides, volcanoes, earthquakes, water seepage, sewage and many other natural disasters. Speak with your agent about adding coverage for sinkholes, water or sewage backup, flood, earthquake and special valuables.

NOTICE – WE ARE HEARING ABOUT MORE BURGLARIES/FORCED ENTRY

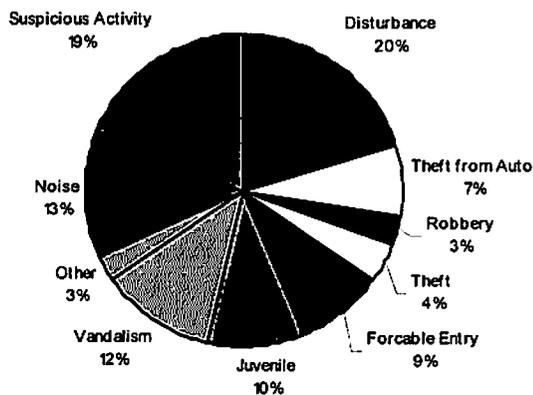
Unknown persons entering, or attempting to enter homes are on the rise in our neighborhood (specifically in the blocks just South of Hamilton) and West End Allentown. We ask everyone to watch out for suspicious activity. If you see a suspicious person(s), car, hear noises etc. call APD. The activities have taken place throughout the day...some in the late morning, evening and just past midnight. If you see it, report it, and get the best description of person/car you can. Help keep your home safe by using deadbolts. Do not leave the key in the deadbolt. Keep lights on or use motion detection lights. Get to know the people in your block.

The Allentown Police Department has notified the Raub Area Community Watch about recent incidents involving possible scams such as chimney cleaning soliciting and persons saying they are from "WGS" and asking to see utility bills.

Here are some tips from the APD to avoid door-to-door scammers:

- 1) Do not do business with door to door sales people unless you can verify that they have a local office. There are legitimate businesses that don't have an office, but remember it's important to have proof of the validity of the person at the door. Contractors should always be able to prove that they have a contractor's license. If someone cannot provide a license, don't do business with them. If they say they don't need one for the type of work they do, wait to do business until you confirm.
- 2) Get references that are at least several months old and call them. Call the references on your phone and on your own time. Be sure you are contacting real people, not partners of the scammer.
- 3) Don't do business right on the spot. If someone tells you that you have a problem with your property that needs to be fixed, get a second opinion from other contractors. There is no urgency about your property that it must be handled right now. You should be suspicious if they tell you otherwise. If you truly need a repair, fine..but don't let them scare you into it. Don't be pressured to sign right now or lose the "fantastic deal". This is a common tactic of scammers. High pressure sales-people should be avoided. You don't need to deal with them and you can often get just as good a price later.
- 4) Don't make the check out in the name of a person, no matter what kind of deal they offer. Many scammers will use this tactic to make it easier for them to cash the check. Many people (and even legitimate business owners) will ask you to make the check out in their own name or to pay in cash so that they can avoid paying taxes. Remember that a receipt is worth nothing unless the business is valid and reputable. Scammers will give you any receipt that you want, but if they are gone, that receipt is worthless.
- 5) Never pay for services in cash. Cash can be spent immediately and is not traceable. It is hard for just anyone to cash a check made out to a business, right out of your account, generally a deposit is necessary. This means that you have a few hours to stop payment on the check if you find something is wrong. Banks also have consumer fraud measures and can often track someone who has committed a fraud. A better option yet if the business provides it, is to pay via credit card. Your credit card service will allow you to dispute a charge even up to 30 days after the charge is made. Most scammers don't take credit cards.
- 6) Don't be afraid to offend someone by not doing business with them. Scammers will pretend that you are personally insulting their credibility and honesty if you want to check them out. They have a lot of well-rehearsed psychological tricks that they employ to make you feel like a heel because you want to check them out. Assume that anyone that acts offended because you want to verify, is probably nothing more than a thief. Get them out of your house and don't deal with them for any reason. Real business people want to do business with you. They aren't afraid to prove themselves and they deal with this all day long. Only scammers get offended at being checked out.
- 7) If you don't feel comfortable, walk away. It's just that simple. Trust your initial reactions and if the person isn't credible, if their story doesn't seem right, if the deal is too good, if they are high pressured, if they won't listen, if they tell you something is wrong but don't want other opinions on it, just don't do business with them for any reason. Just because the person seems nice and honest, doesn't mean they are. Scammers are very good at tricking people.
- 8) Make sure that you sign an agreement and that everything you agree to is in that agreement. Before you sign a contract, give it at least a day to think it over. Call friends and relatives and pass the idea by them. Doing so doesn't mean you aren't intelligent. It means that you are cautious and a savvy shopper. If you smell a rat, call your local BBB and police department to ask if there have been any complaints of this type or against this company. Even if a report doesn't exist, it doesn't mean they are legitimate. All it means is that they haven't been reported... YET!

Recent Crime Reports...If you see crime, report it! Non Emergency 437-7751, In Progress 911



This is a summary of information provided by the Allentown Police Department for incidents in our area from 11/01/11 – 12/31/11. More detailed information is available at the RACW Meeting.

Location	# of Reports
S. St. Cloud St.	6
Hamilton St.	3
S. Fulton St.	4
Walnut St.	3
S. St. George	3
S. 16 th St.	6
S. 18 th St.	10
S. 15 th St.	9
S. 17 th St.	3
West St.	11
Union St.	2
S. St. Elmo	3
Other	6