



Your Encinitas CERT December 2018 Newsletter

Series 2, Volume 12

Hopefully everyone had a happy Thanksgiving. Now for the next holiday. Whichever of the holidays you personally celebrate, we wish you a happy one! If you want to submit an idea or an article (and we really hope you will), let us know at newsletter@encert.org. All stories, articles and other submissions are subject to review and editing by the editorial staff. ... and always remember, You Can't Predict, But You Can Prepare! P.S. Check out the new "comic" feature at the very end.

*** * * * * *Don't forget to get a flu shot!* * * * * ***

UPCOMING EVENTS

December 1

Encinitas Holiday Parade – For more info, [click here](#).
5:00p.m. – 7:30p.m. FREE!

December 4

CPR Class @ Encinitas Fire Dept., Station 5, 540 Balour Drive. *See the city's webpage for details.* [Click here](#).
5:00p.m. – 9:00p.m. An R.S.V.P. is required as space is limited!

December 9 and 16

San Diego Bay Parade of Lights
5:00p.m. – 7:00p.m. FREE! Click [here](#) for more details.

December 11

Encinitas CERT Board Meeting – All Encinitas CERT members are welcome.
5:30p.m. @ Encinitas Community Center

NEXT MONTH...

January 8

Encinitas CERT Board Meeting – All Encinitas CERT members are welcome.
5:30p.m. @ Encinitas Community Center

For the most current and updated event information always check the [website's calendar](#).

If you want to know what's happening around town, take a look at what is on the City's calendar, [click here!](#)

Recurring Amateur Radio Nets

Amateur radio operators are encouraged to participate in the Coastal CERT Nets, held the second and fourth Thursdays of each month at 7:00 PM. We start on the Del Mar repeater 446.880 – (114.8 PL) and then move over to 146.550 (simplex).

There is only one Coastal CERT Radio Net this month: December 13.

NOVEMBER REFRESHER CLASS

As you are already aware, last month's refresher class with Captain Gordon had to be postponed, and eventually cancelled. Scheduling conflicts do happen sometimes, but fear not, next month we will have the dates for next year's classes for you to add to your calendar. If you want a bit of a challenge, see the article below, hopefully it will help fill the void left by the cancelled class!

POP QUIZ

Last December we included this article which is a quick and easy way to review some of the things you were taught during the academy. We will continue to throw this in the newsletter from time to time. Enjoy!

How well do you recall your academy training? All of us would like to believe that we are pretty knowledgeable about CERT. However, as one of our members recently found out, the longer it's been since you were at the academy, the more you are likely to forget! This conclusion was arrived at after the member in question recently stumbled across a quiz on the L.A.F.D. CERT website. The quiz has 8 topics. Each topic relates to a subject that was covered when we went through the academy. Each topic has 10 questions that relate to that particular subject. Give it a shot. It can only help, and only you will know the results! Thanks to the anonymous member for sharing this resource!

<http://www.cert-la.com/cert-training-education/cert-quizzes/>

FYI: In Unit 2, Fire Safety and Unit Control, the answer to the question, "What is a type C fire?", the answer is electrical, but the test insists its "flammable gases."

A SAFE AND HAPPY HOLIDAY: TIP 1



Keep your tree at least 3 feet away from any heat source



Keep your tree away from vents that might dry it out



Water every day

TIME FOR A CHANGING OF THE GUARD

Some of you have been around for a while and seen plenty of changes in our CERT chapter. But for many of our members, Doan Hohmeyer is the only Board president they've known. Doan and our Vice President Dave Tostenson, both joined the board back in September of 2012. Doan served as a Board Member, Information Officer, Secretary, and finally as President since March of 2015.

Dave has served as a Board Member and has been Vice President since October 2012. Both of these gentlemen have spent an enormous amount of time helping to guide and manage Encinitas CERT. We are all very grateful for their contributions to our organization. We are all appreciative to you both for your ongoing drive, determination and enthusiasm for Encinitas CERT.

While Dave will be sticking around through March, Doan's final meeting will be this month, December 11 at the Community Center as listed in the calendar. Both Doan and Dave will be continuing their participation in Encinitas CERT.

New Blood

For those of you who haven't heard, three new Board members were added at the October Board meeting. Recent academy graduate Pegi Lubic, long time Encinitas resident Alice Jacobson and former CERT member Doug Jones will be joining the Board as Board Members-at-Large.

We are still in need of a Board Secretary. The Secretary is one of the officers of the organization and in charge of keeping the meeting minutes. The position requires that the applicant attend all board meetings and take accurate notes that will eventually get placed on our website. It is also necessary that the any applicants be able to commit for at least a one-year term. Board meetings are always on the second Tuesday of the month.

Please join the Board in thanking Doan and David for their invaluable contribution, and also in welcoming our new Board members, Pegi, Alice, and Doug. Long may we thrive!

The U.S. Fire Administration recommends everyone should have a comprehensive home fire protection plan that includes smoke alarms, fire sprinklers, and practicing a fire escape plan. It is especially relevant as the recent devastating fires in California we witnessed caused record loss of life and property.

SPEEDING UP THE RECOVERY PROCESS

The website [disasterassistance.gov](https://www.disasterassistance.gov) has been working with FEMA on a new initiative called, 'The Damage Self-Assessment Project'. The various groups that comprise FEMA's, 'Recovery Directorate' are constantly looking for ways to improve and expedite the recovery process for citizens. The project was initiated after the 2017 hurricanes resulted in an overwhelming 2.5 million inspections, stretching resources well beyond historical norms.

Post disaster reports showed that after the homes were inspected, only about 44% resulted in awards to the survivor. After surveying the post disaster reports, the teams of the working group came up with the idea to have survivors submit their damage self-assessments at the time that they register for FEMA assistance.

This will result in;

- the need for fewer inspections,
- decrease the wait time for inspections,
- decrease the demand for Federal and contract inspectors and associated security,
- total number of in-person inspections in many disasters.

One of the take-aways from all this is that you should have documentation for anything of value (jewelry, room additions, family heirlooms, etc.) Receipts, appraisals, anything to prove the value of your losses will not only be helpful when requesting Federal assistance, but also when dealing with your insurance company. For more info, click the link below.

<https://www.disasterassistance.gov>

A SAFE AND HAPPY HOLIDAY: TIP 2



Always unplug your christmas tree lights before going to bed or leaving the house!

A LETTER TO THE MEMBERS

In every newsletter to date, we have encouraged all of you to submit an article or an idea for an article. But we would also like to hear from you about what you think about the newsletter. Are there articles that you liked? Would you like to see more of those types of articles? Are there articles you didn't like? Were they not what you might expect from our newsletter?

Your input isn't limited to the newsletter. All of you should feel free to share your ideas, thoughts, and feelings about Encinitas CERT and anything connected with it. Whether it is via the newsletter, our online forum, at our quarterly general meetings, or our monthly board meetings. If you want to learn more about your CERT group, if you want to see things with CERT really thrive or change in some way, then let your voice be heard. There are a variety of ways to do so.

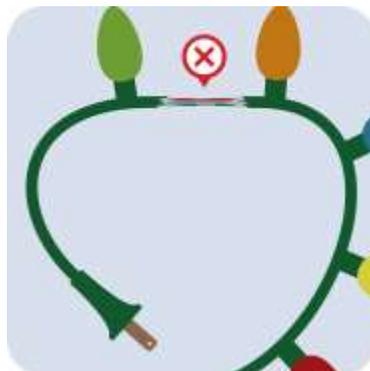
Besides, having just a few people (the board) make all the decisions and choices about what we should or shouldn't do without any other input is a little monotonous and doesn't necessarily represent all of our members!

WORKING HARD

If you've been to any of our Board meetings, street fairs, or social events, then you probably know our Event Coordinator. Brie Cardosa took over the job/task of event coordinator last December. She has done (and continues to do) a great deal to help with our camaraderie, our 'Team Spirit', and promoting Encinitas CERT as well.

She has done an amazing job enhancing our web presence via [Facebook](#), [Twitter](#) and [Instagram](#). It would help Brie and Encinitas CERT if those of you who have accounts on these social media outlets would give us a like, or a tag, or follow us, or share with friends, family, neighbors, etc. Let's let people know we are here!

A SAFE AND HAPPY HOLIDAY: TIP 3



Inspect holiday lights each year before you put them on your tree. Throw away light strands with frayed or pinched wires.

PROTECTING YOUR PRIVACY – PART 1

Modern technology, such as the internet, computers and mobile devices are great at providing global communication, entertainment, education and the pleasures of shopping wherever you are. However, they aren't so great at providing protection from the constant annoyance of marketers or the threat from criminals, aka hackers.

The Federal Trade Commission estimates that as many as 9 million Americans have their identities stolen each year. However, Javelin Strategy & Research suggests that in 2017 the number grew to 16.7 million and resulted in a loss of data that amounted to nearly \$17 billion*.

The bottom line is, there are thousands of people trying to find new and creative ways to get a hold of your money and/or your personal information. You are your only defense. There are of course companies such as LifeLock who will guarantee your security or will reimburse you for your losses. LifeLock has a standard membership that costs \$9.99 a month and will reimburse you up to \$25,000 for stolen funds. The top of the line "Ultimate Plus" is \$29.99 a month and will reimburse you up to \$1 million in stolen funds. For more information about LifeLock, go to their website, <https://www.lifelock.com>.

Consumer Reports has put together a great list of 66 ways you can protect your privacy right now. A few have been included here, but we highly recommend you click on the link at the end of this article and look through some these outstanding recommendations yourself. It's definitely worth your time! However, we will be including some them in future issues.

• Check Your Data Breach Status

If you want to know if your personal data is for sale on the web, go to, <https://haveibeenpwned.com> and check your email addresses and usernames against lists from 120 known breaches at companies including Adobe, LinkedIn, and Snapchat. If your name pops up, change the password for the compromised account and any other site where (shame on you) you were using the same password.

• See Who Shared Your Private Data

Sometimes you need to register with a website with your real email address, if you are going to be logging in regularly. Here's a neat hack for ferreting out which companies are sharing your data. If you have a Gmail account: Type "+" before the @ symbol and add the website's name. Example: john.doe@gmail.com would be john.doe+amazon@gmail.com. Email addressed in this way will go to the regular inbox for, john.doe@gmail.com, but now it will carry an extra crumb of data. If you get spam from a company you've never heard of before, you'll know who to blame.

• Turn On Automatic Updates

Hackers are always looking for any vulnerability they can find. Software companies are also looking for vulnerabilities in their software and issuing updates on a regular basis to prevent hackers from accessing your device or your data. By turning on automatic updates, an option on modern devices, you get the latest protection for your software or device.

* Taken from the Comparitech online article "Identity theft stats & facts: 2017-2018", <https://www.comparitech.com/identity-theft-protection/identity-theft-statistics/>

Consumer Reports online article can be found here:

<https://www.consumerreports.org/privacy/66-ways-to-protect-your-privacy-right-now/>

This article also appeared in the November 2016 issue of Consumer Reports Magazine

A big thank you to Doan Hohmeyer for passing on this information!

Three out of five home fire deaths result from fires in properties without working smoke alarms.

- U.S. Fire Administration

Speaking of which, did you remember to change the batteries in your smoke and carbon monoxide detectors last month?
Play it safe and change the batteries with each time change!

SHOULD YOU ONLY CONSIDER HOTELS/MOTELS WHEN TRAVELING?

Peer-to-Peer (P2P) lodgings such as [Airbnb](#) are privately owned, short-term rental properties, which represent a fast growing alternative to hotels and motels. An estimated 43 million people will stay in Airbnb lodging in the U.S. this year. But when it comes to fire safety precautions, are they on par with hotels and motels?

P2P Lodging Is Largely Unregulated

In 1980, there were more 12,000 hotel and motel fires, and between 1980-1986 several major hotel fires resulted 190 deaths and over 1,000 injuries. Thanks to building code changes that were implemented all across the country, 2014-2016 saw an average of 3,900 fires take place and 15 deaths. Unfortunately, the code changes that made hotels and motels safer have yet to find their way to U.S. P2P hospitality.

There are some local governments that do regulate P2P lodging by:

- Requiring owners to obtain business licenses or permits
- Adjusting building and housing standards to include P2P rental properties
- Creating zoning rules for P2P rental locations

Communities that regulate P2P lodging, however, are still an exception.

We must alert individuals and families interested in renting P2P accommodations to check the listings for safety amenities and not assume that the safety amenities are regulated like those in the hotel industry.

- Dr. Vanya C. Jones, Department of Health, Behavior and Society,
- Johns Hopkins Center for Injury Research and Policy

If however, you really have your heart set on Airbnb or any other P2P lodgings, Consumer Reports recommends you ask these five questions to determine the safety of the property you are considering.

1. Does the Property Have Working Smoke and Carbon Monoxide (CO) Detectors?

And how recently has the host tested the smoke and carbon monoxide detectors? There should be smoke detectors in each bedroom and at least one on each floor (preferably all connected in a network) mounted high on the ceiling or high on the wall.

2. Is There a Working Fire Extinguisher in the Property?

And where is the fire extinguisher located? Next ask which brand it is. Last November, Kidde recalled more than 40 million fire extinguishers sold under multiple brand names.

3. Does the Property Have an Emergency Safety Card?

Airbnb gives hosts the option to fill out an emergency safety card with important information about where to go or who to call in the event of an emergency. The card should appear in the listing, but Airbnb also suggest that hosts print them to display at their properties. [HomeAway](#) and its subsidiary, [VRBO](#), make similar suggestions about providing guests with emergency contact numbers and information to their P2P owners.

4. Is There a First-Aid Kit in the Property?

Ask your host whether he or she keeps a well-stocked first-aid kit and where it's located. If the host doesn't maintain one, pack your own first-aid kit.

5. Does the Property Meet Local Safety Regulations?

Do a quick search online to see whether your travel destination has local or regional safety regulations for rental properties.

To see more of this Consumer Reports article follow this link: <https://www.consumerreports.org/home-safety/home-safety-questions-to-ask-your-airbnb-host/>

To read more of the U.S.F.A. article, follow this link: https://www.usfa.fema.gov/current_events/092018.html

DEALING WITH FINANCIAL ISSUES AFTER A DISASTER, PART 2 OF 4

Information provided by the Consumer Financial Protection Bureau (cfpb)

Question: How do I recognize and prevent against fraud after a natural disaster?*

Answer: While many people pull together during times of crisis, there is also an increased risk for scams and fraud. To avoid scams, you need to ask questions, lots of them. Questions will help you determine if something is too good to be true. If the person trying to sell you a product or service can't or won't answer your questions, or if what is in the paperwork does not match the promises made to you, these are red flags and you might want to look for someone else.

Recognizing the tricks that scammers use, and the effects they have on us, can help you spot scams easier. Asking questions puts you back in control and puts crooks on the spot.

Don't necessarily trust titles and uniforms that can be faked. Scammers may pose as government employees, insurance adjusters, law enforcement officials, bank employees, or whoever it takes to get to your money. Titles and uniforms can easily be faked. Always ask for identification, and call the organization and ask if the person works for them. Never give personal information to anyone you don't know. Also remember that government employees will never ask you for financial information such as your bank account number.

One common scam is fake charities. These scams use names that are similar to organizations you may be familiar with to get you to make a donation. But your money ends up in the scammers' pocket. Never make donations when you are contacted over the phone. Make sure you get the organization's name and contact information and review written materials closely.

Don't fall for limited time offers. Scarcity is common in disasters. But don't let it get the better of you. Be suspicious of contractors or others offering to move you to the front of the line. Also beware of people offering opportunities that try to force you to make a snap decision. You should never make a decision under pressure. Take your time. Never sign anything without fully reading and understanding it first. And if necessary, ask a trusted relative, friend, or attorney for a second opinion before acting.

Be careful of mortgage scams. Most lenders will work with homeowners after a natural disaster and offer forbearance or some other form of loss mitigation assistance. Scammers often approach homeowners offering assistance to negotiate postponement of payments after a natural disaster. Consumers should contact their mortgage servicer for payment assistance and never pay anyone to negotiate with their servicer on their behalf.

*taken verbatim from the Consumer Financial Protection Bureau website; <https://www.consumerfinance.gov/ask-cfpb/how-do-i-recognize-and-prevent-against-fraud-after-a-natural-disaster-en-1529/>

A SAFE AND HAPPY HOLIDAY: TIP 4



REMINDER OF THE MONTH

HOME AND WORKPLACE PREPAREDNESS*

FEMA conducts a national survey to measure the public's attitudes, perceptions, and actions taken for personal preparedness. Research findings provide some interesting insights on public expectations and beliefs. Data for the 2009 survey include:

- Only 50% of the public is familiar with the alerts and warning systems in their community.
- Importance of family and community members in the first 72 hours of a disaster: 70% of people report an expectation to rely on household members, 49% say they will rely on people in their neighborhood.
- Nearly 30% indicate that a primary reason they have not taken steps to prepare is the expectation that fire, police, or other emergency personnel will help them.
- Only 40% of people nationwide think there is a likelihood of a natural disaster ever occurring in their community.
- Fifty-three percent indicate confidence in ability to respond in the first 5 minutes of a sudden natural disaster, but only 20% report confidence in ability to respond to a terrorist attack.
- Preparedness differs according to age, education, income, language and culture, disabilities and abilities, experience and other factors.

PREPARING FOR A DISASTER

Many preparedness actions are useful in any type of emergency situation, and some are specific to a particular type of disaster. A critical first step to preparedness is to understand the hazards in your community and to learn about local alerts and warning systems, evacuation routes, and sheltering plans. It is also important to familiarize yourself with hazards in other areas when you are traveling and may experience a type of hazard you are not as familiar with.

Regardless of the type of disaster, important elements of disaster preparedness include:

- Having the skills to evaluate the situation quickly and to take effective action to protect yourself
- Having a family disaster plan and practicing the plan with drills
- Assembling supplies in multiple locations
- Reducing the impact of hazards through mitigation practices
- Getting involved by participating in training and volunteer programs

It is also always important to address specific needs for yourself and people you know, including any access or functional needs, considerations for pets and service animals, and transportation.

More information on preparedness is available online.

WEB SITES OF INTEREST

www.ready.gov/

FEMA's national Web site for disaster preparedness. Excellent general advice and a good place to start.

[fema.gov media-asset #7877](#)

Are You Ready? is a 200-page FEMA publication that provides a step-by-step approach to disaster preparedness and specific information by disaster type.

REMINDER OF THE MONTH - CONTINUED

<http://www.redcross.org>

The American Red Cross has a Web site full of excellent tips and information related to most of the natural disasters that occur, including a few topics not covered at FEMA's www.ready.gov Web site.

www.pandemicflu.gov

The Centers for Disease Control and Prevention (CDC) established this Web site as a hub for national information on pandemic influenza.

* taken verbatim from the CERT Basic Training, Participant Manual FEMA P-925/September 2012, Unit 1, 'Disaster Preparedness', pages 13, 14, and 15.

...and remember, your comments and suggestions are always welcome!

Encinitas CERT Board

Doan Hohmeyer, President Dave Tostenson, Vice President **Your Name Here, Secretary** Loyd Wright, Treasurer
Doug Cochrane, Pegi Lubic, Alice Jacobson, Doug Jones

If you do not wish to receive the newsletter, reply to newsletter@enccert.org.

