

LAPD

For Jaime

Police Dept. hosts fundraiser for Officer Jaime Rubalcava, who's seriously ill.



Story and photos by Angel Gomez, Club Member Services Manager

Friends, family and coworkers gathered Sept. 19 for "An Officer Needs Assistance" event to raise funds for Officer III Jaime Rubalcava, 23 years of City service, who has been out of work battling a serious medical crisis. The event was held at the LAPD Academy.

Jaime is unable to return to work and perform SWAT, or any other police functions. He



Check-in volunteers, from left: Betty Leyva, Lorraine Lara-Garcia, Michelle Hogan, and Stephanie Leyva.

has nearly exhausted his time and faces outstanding medical bills along with a projected long recovery.

An account has been set up for Jaime at the Los Angeles Police Federal Credit Union, www.lapfcu.org, account No. 2030077 \$4.63. Checks are payable to "Blue Ribbon Trust for Jaime Rubalcava." All proceeds will go to help offset medical bills.

The Club thanks Officer Ron Terrazas, Club Member, for his assistance.



From left: Maria Perez; Officer Mike Odle; Thanh-Nha Dunkle, Club Member; and Det. Erik Saidenberg.



The barbecue offering at the Officer Needs Assistance event.



From left: Commander Williams, Sgt. II Gary Holbrook, and Dep. Chief Downing in front of an LAPD helicopter.



SWAT Officers (from left) Ramos, Goosby, Dep. Chief Downing, Bodell, and Sgt. Tim Colomey at the Weapon Station.



From left: Officer III Ossie Crenshaw, 30 years of City service; Officer III Henry Romero, 20 years; Officer III Gary Koba, 20 years; Officer III Rich Alba, 25 years; Sgt. II Tim Colomey, 15 years; Officer III Rick Anzaldo, 25 years; Officer III Wilson Wong, 25 years; Officer III Mike Messenger, 20 years; and Officer III Joe Martinez, 25 years.



From left: Officer Heath McElwee with "Benny," and Officer Eric Coffey with "Boston."



From left: Officers Steve Wills and Dan Sanchez in front of the Bear Cat.



From left: Officer III Mark Aguilar, Metro; Sgt. Andrea Balter, Metro; and Sgt. II Tim Colomey, SWAT.

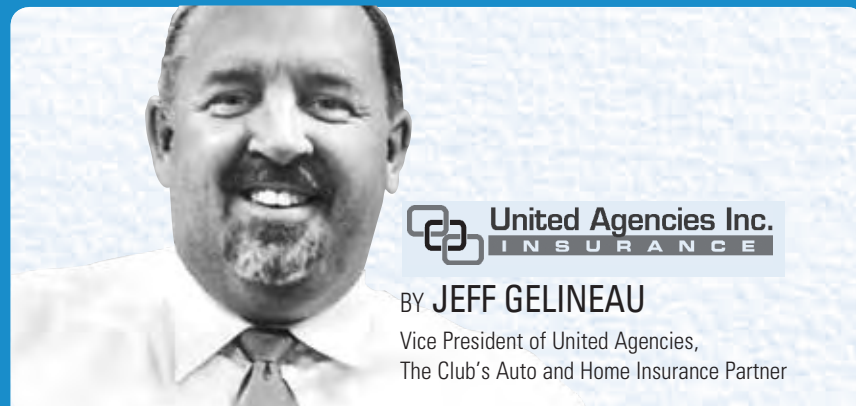


SWAT Officers (from left) Corso, Bodell and Goosby at the Weapons Station.



From left: Officer Mike Messenger, 19 years of City service; Officer Jon Pultz 14 years; Officer Matt Killman, 30 years; and Officer Steve Hernandez, 14 years.

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United Agencies Inc.
INSURANCE

BY JEFF GELINEAU

Vice President of United Agencies,
The Club's Auto and Home Insurance Partner

Protecting Against Online Identity Theft

I received a call recently from a car dealer in Ohio asking if I were still interested in buying a new car. I've never been to Ohio, but apparently my Social Security number has.

Identity theft occurs when someone uses your name, Social Security number or credit card number without your permission, to commit fraud or other crimes.

The government estimates that as many as nine million Americans have their identities stolen each year.

This crime takes many forms. Identity thieves may rent an apartment, obtain a credit card, or establish a telephone account in your name. You may not find out about the theft until you review your credit report or a credit card statement and notice charges you didn't make – or until you're contacted by a debt collector.

Identity theft is serious. While some identity theft victims can resolve their problems quickly, others spend hundreds of dollars and many days repairing damage to their good name and credit record. Some consumers victimized by identity theft may lose out on job opportunities, or be denied loans for education, housing or cars because of negative information on their credit reports. In rare cases, they may even be arrested for crimes they did not commit.

Here are some suggestions to prevent identity theft:

- Install reputable anti-spam and anti-virus software. Most reputable anti-spam software programs today are also programmed to identify known spyware, possible malware threats and viruses that could contain Trojan horses as well. Many threats are delivered by email, specifically spam. A good anti-spam program will help reduce your risk of inadvertently opening an email that contains a threat.

- Keep your antivirus, firewall and operating systems updated. Set your computer to update the Windows system automatically for critical updates, if you're on a machine that uses Windows. This procedure can be set to run during the night or whenever you please, but it should be set to automatic updating. Set antivirus software to update daily, so that when it

scans (either scheduled scan or real time scan), that it is running with the most recent virus information.

- Be certain of *both* the source *and* content of each file you download. Don't download an executable program just to "check it out." If it's a Trojan horse virus, the first time you run it, you're already infected! In other words, you need to be sure that you trust not only the person or file server that gave you the file, but also the *contents* of the file itself.

Trojan horse attacks pose a serious threat to computer security. In today's computer world, a Trojan horse is a malicious, security-breaking program disguised as something benign, such as a screen saver, game or joke. It might send itself to everybody on your email address book or IRC channel, erase or modify your files or download another Trojan horse program designed to steal your passwords. Many Trojans also allow hackers to take over your computer and "remote control" it. Trojans have become more sophisticated in recent years, as hackers use them to scan your system for vital information (credit card numbers, SSNs, bank account numbers), and use the retrieved information to open accounts, run up huge credit card debt, or drain the bank accounts of unsuspecting victims.

Don't be lulled into a false sense of security just because you run antivirus programs. Many antivirus programs do not protect against all viruses and Trojans, even when fully up to date. It's a race between the virus creators and the antivirus cures. You need both virus protection and firewall programs to be fully protected against hackers and intruders.

Many homeowner insurance policies provide coverage for identity theft, and it can also be bought separately. We here at United Agencies would be happy to help you protect against identity theft through an insurance policy. In addition to insurance coverage, consider purchasing ongoing identity theft protection such as the product that the Club sells. It's called InfoArmor. Contact your Club Counselor, or contact Tiffany Sy, (800) 464-0452.

Be safe and have fun!

About United Agencies

United Agencies is the Club's partner in helping members with their home and auto insurance, and related products. We specialize in creating personal relationships with our customers, and serving their needs in a prompt, efficient and friendly manner.

Check out our City Employees Club page on the United Agencies Website at www.unitedagencies.com/cityclub. This website lists the upcoming visits we'll be making to City Department meetings where you can ask us any question in person, and get an instant quote!

Have a question?

Is there something about insurance that you've always wanted to know, but were too ashamed to ask? Maybe something that you've just always been curious about? Feel free to send me an email at jgelineau@unitedagencies.com, and I will try to answer your question in one of our monthly columns.