

AUTUMN RIDGE NEWSLETTER

**October
2004**

*Homeowners
Association
Board of Directors*

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Take Caution – Prevent Mail Theft and Protect Your Identity

In an average year, the US Postal Inspection Service arrests about 12,000 criminal suspects, nearly half for mail theft or possession of stolen mail. According to the American Banker's Association, check fraud is growing at the alarming rate of 25% per year, with more than 20 billion dollars lost to that crime in 2002.

How does check fraud occur? Criminals take mail from mailboxes

hoping to find bill payments that are being mailed out or boxes of checks or plastics (Visa, ATM, etc.)

coming in. Bill payment checks can be stolen, altered (usually chemically) and then cashed. The victim is not aware of the theft until either the bill payment is late or checks start bouncing on the victim's account because the check was altered for a higher dollar amount. **(This recently occurred in our neighborhood!)**

To magnify the problem, the criminals can create additional checks using an inexpensive computer program that can be purchased at any office supply store.

Another area of concern is credit card "convenience" checks.

These come in the mail and most of us aren't even aware they're coming. Criminals steal these checks and rake in big bucks with them. Victims don't become aware that a crime has occurred until the credit card bill arrives. By then, the damage is done and the criminal is long gone.

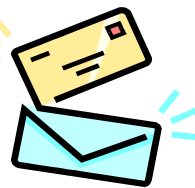
How can you protect yourself?

* Don't leave incoming mail in your mailbox overnight.

* Don't place outgoing mail in your mailbox with the red flag up.

* Deliver outgoing mail

(Continued on page 2)



Autumn Ridge Park

Many of you are aware of our neighborhood's park at the end of Crimson Creek Drive but may not be aware of its current condition. Time, neglect, the elements and a lot of mosquitoes have made our park a less than desirable place for kids to play. Now with that said, we would like to change all that. We need a few volunteers to help with a little debris and sediment clean up of the stream and the surrounding

brush. This will allow the stream to flow more freely and prevent standing water for mosquitoes to breed. We have contacted the city to begin spraying for mosquitoes in the park. If this doesn't thoroughly control the pests, we will look into outsourcing for year round pest control to make the rest of the fall as enjoyable as possible. During the winter months we hope to

start a search for a contractor to remove the old swing/play set and replace it with a new one in the spring of 2005. Pest control will resume in the spring and continue during the mosquito's active season. If you would like to get together one Saturday for a couple of hours and help us in a clean up effort, please contact Bill Hughes at 263-9447.



(Continued from page 1)

directly to the post office.

* Ask your financial institution to have your checks delivered to them and pick your checks up there or have them delivered to a locked post office box if you have access to one.

* Ask your credit card company not to send you those promotional checks.

* Utilize electronic bill pay and direct deposit.

Additional suggestions to prevent identity theft include:

* Tear up any unwanted documents that contain personal information or better yet, use a paper shredder.

* Review your consumer credit report annually.

* Sign new credit cards immediately.

* Memorize your social security number and passwords – don't carry them with you. Don't use your date of birth as a password.

* Never leave receipts behind at ATM's, gas stations, retail counters, etc.

* Check expiration dates on credit cards and call the issuer if you don't receive a replacement before they expire.

* Contact the institution if you don't receive financial statements or bills on time.

* Match credit card receipts with monthly bills and check financial statements for accuracy.

Neighborhood Crime Report



CASH-SOLICITING SCAM

Our neighbors in Andover Forest have shared reports made to their Neighborhood Watch Program about a solicitor who recently asked for donations in their area. This person was a young adult, female, with blonde hair (pulled up at the time), and a small diamond stud in her upper lip on the right side. She claimed to be collecting money for a trip to Japan. She told one person it was for a softball team at UK and the other for the athletic department. She was also asking for money for books for children at Kosair Hospital. She claimed to be the daughter of a physician who lives on Chetford Drive in Andover Forest. She said he is a pediatrician who practices at Kosair Hospital. She mentioned that he often

walks a golden retriever in the neighborhood, and that she has 7 older brothers!

Andover Forest Neighborhood Watch Chairperson, Katherine Bentler, reported that these were all lies. "I live across the street from 988 Chetford, and they don't have a daughter at UK, he's not a doctor at Kosair (which is in Louisville) and they don't have 8 children, nor do they have a golden retriever!" She warns against giving money to anyone who solicits door-to-door, unless you know them personally. "This is a HUGE scam. The two homeowners who e-mailed me did not participate, but know several people who did," said Bentler. She also added, "Since her story was profitable, she'll probably be back with a different address and story, so be on the look out!"

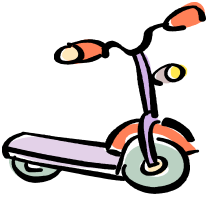
If a stranger comes to your door asking for money, please alert the police. The non-emergency number is 258-3600. Your call may save an unsuspecting neighbor from a costly mistake.

ARHA DIRECTOR NEEDED

We would like to thank our former association president, Bob Hughes, for his many years of service to the Autumn Ridge Homeowners Association. Bob spent countless hours working on making Autumn Ridge a great place to live.

There is an opening on the ARHA board of directors. The term expires in June 2005. If any resident is interested, please submit a brief biography to me at bucnut49@alltel.net or Al Albert, 3612 Willow Spring.

Scooter Safety & Laws



In the last issue of Autumn Ridge News, we published a letter from a concerned resident about the safety of motorized scooters being used on our streets. As a follow-up to that article, we are providing additional information about the local laws and prosecution policy for scooter-use.

If your child's Christmas Wish List includes an electric- or gasoline-powered scooter, you will want to be aware of these city ordinances *before* you make your purchase.

1 All motorized vehicles, including scooters, are prohibited on city sidewalks.

1 A driver's license is required to operate electric or gas scooters on public roads. (This also applies to mopeds, go-carts, and golf carts.)

1 If police find a child without a driver's license operating one of these vehicles, the child's parents will be cited and summoned into Fayette District Court under the same law that prohibits an unlicensed driver from operating a motor vehi-

cle.

1 Penalties for these citations include up to 90 days in jail and/or a \$250 fine.

1 Under state law, parents can also be found liable for acts committed by their child while operating motorized scooters.

These laws do not affect disabled people who use motorized wheelchairs or carts on sidewalks. But if a scooter is motorized, an unlicensed driver can't legally operate it outside of his own yard or driveway. Local police have received trespassing complaints when parents load up a child and scooter and take them to a parking lot or rural area.



If you observe children using these motorized scooters unlawfully in our neighborhood, please speak with their parents or alert the police. Let's make safety for our kids *and* drivers a top priority.

GOT GAME?

A few good teenagers are looking for a few more to play basketball (or whatever) in our park. Please contact us at 263-9614 so we can get something good started.



PROPERTY MANAGER'S REPORT

There are two sets of rules that govern the use of property in deed restricted communities, such as Autumn Ridge.

The deed restrictions govern the use of private property. Thus, a property owner cannot build a fence or install a pool without the written permission of the Association. The authority to grant permission in such matters is vested in the Board of Directors. The Board cannot grant permission, however, for a homeowner to store a boat or a construction vehicle in the

driveway.

LFUCG Code of Ordinances govern the use of both public and private property. As we all know, it is illegal to speed or run through stop signs on public streets. Likewise, it is illegal to trespass or to allow a dog run loose or bark on private property. These matters are governed by the Code.

I want homeowners to be aware of the different sets of rules or laws for a reason. The Association and my company have authority to enforce the

deed restrictions only. We do not have the authority to enforce city ordinances. So homeowners who contact my office to complain about a dog owner who does not clean up after the dog or a car parked for weeks on the street in the same spot seem frustrated when I advise them to call the police. These problems are examples of Code violations. The Association does not have jurisdiction to enforce the Code.

I want homeowners to be

aware of these two sets of rules, so that when they call my office, they understand whether I can help or not.

A good introduction to learning about city ordinances is to go to www.lfucg.com, click on Departments and then click on Government Communications. Click on The Good Neighbor Guide toward the bottom of the page. This is a useful guide for when to call the police about nuisance issues, such as barking dogs.

AUTUMN RIDGE NEWSLETTER

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Upcoming Meetings

The next meeting of the Board of Directors is Tuesday, October 26, 2004 at 7 pm. Please contact Mr. Gibson at 263-7681 for the location of the meeting and if you plan to attend.

Trash Collection

If you have extra bulky items for trash pick-up, they should be placed at the curb on the second pick-up day of the week which is Friday in our neighborhood. For further information on recycling and trash pick-up, visit www.lfucg.com/SolidWaste.

Leaf Collection

As fall approaches it will be time for the annual gathering of the leaves. In the past Autumn Ridge has been one of the last areas to have leaves vacuumed. We recommend home owners use their Lenny recycle container or the yard waste paper bags. These bags are available at various stores in Lexington. They are free if you use the coupons that are available in the LFUCG Solid Waste newsletter. Or you can call LexCall at 425-2255 and request the coupons. If you choose not to use the bags or Lenny, your leaves should be raked on the grassy area between street and sidewalk. Please do not rake your leaves into the street. This can cause them to be washed into the storm sewers and may lead to the sewers becoming clogged. Also, it is against city ordinance to rake leaves into the street.

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