



Dover Shores CERT Team Meeting Agenda 5/10/18

- Neighborhood watch update - identify theft
- CPR refresh

Upcoming events:

- 5/21 Monday & 5/23 Wednesday CPR Class 6-9 Station 7 ([pre-register](#))
- 6/6 Wednesday - Emergency Mgt Workshop 6:30 Library Friends Room
- 9/5 Wednesday - Earthquake Awareness Workshop 6:30 Library Friends Room
- 9/8 Saturday - Disaster Preparedness Expo 10-3 Civic Center Green

Next meeting: Thursday 7/12 7:00 PM - Larry's Beach

Neighborhood Watch - Identity Theft

What is identity theft? Identity theft is when someone fraudulently uses your private information to register for services that you do not want and uses those services for their gain often leaving you with the consequences. A typical example is when someone obtains a credit card in your name and starts using it. You may not be directly responsible for their fraudulent charges but you will often experience secondary consequences such as a bad credit report.

Known risks:

- Credit cards
- Checking accounts
- Phone accounts
- Other utility accounts
- Tax refunds
- Loans
- Employment applications
- Medical care

In 2014 **17.6 million** US citizens were victims of identity theft (7% of US population)

Potential impacts on victims:

- Denial of credit/loans
- Denial of public benefits
- Denial of medical care
- Harassment by debt collectors
- Lawsuits
- Stress/anxiety
- Embarrassment
- Time/expenses spent on recovery steps

How does this occur? Data breaches - Equifax, Yahoo, Anthem, etc, etc, etc

Protecting from Identity Theft

Security Freeze on Credit Files

[Equifax](#)

[Experian](#)

[TransUnion](#)

[Innovis](#)

[PRBC](#) - can't see how to establish a freeze on this

[NCTUE](#) (National Consumer Telecommunications and Utilities Exchange)

In addition, you can choose to permanently opt out of postal mail credit solicitations at:

optoutprescreen.com

People steal your mail and use these offers to establish accounts in your name.

Once a year, verify your credit freezes and data at:

annualcreditreport.com

Fraud Alert on Credit Reports

You can place a fraud alert at any these agencies however these only last 90 days.

Establish Verbal Password on Bank and Credit Card Accounts

Some banks allow you to create a verbal password that you must supply as part of any phone conversations with the bank. Chase yes, Union Bank no.

Block New Bank Accounts - ChexSystems

[ChexSystems](#) Is used by banks to verify identity for opening checking accounts. You can place a security freeze on this service online.

IRS Account and Pin

Establish an IRS transcript account so that somebody else doesn't do it first and have access to your prior tax return info such as AGI. Note: If you have a security freeze in place you cannot get an IRS transcript online because the IRS uses your credit report to verify identity. How stupid is this!

Request a tax return PIN via IRS Form 14039. The IRS only issues PINs to some people using unclear criteria.

Identity Theft Protection Services: LifeLock, Identity Guard, etc

These offer credit monitoring and various other services but experts think they are basically useless. According to Wired Magazine, LifeLock's president Todd Davis, whom you often see in ads has had his identity stolen at least 13 times ([here](#)).

Recovering from Identify Theft

Create a plan: identitytheft.gov

- Place fraud alert on all credit agencies, Equifax etc
- Report theft to IRS here or call 800-908-4490
- Report to FTC at identitytheft.gov
- File a report with the [FBI Internet Crime Complaint Center](http://www.fbi.gov/interact) (IC3)
- File a police report with the NBPD - helps to re-establish your identity
- Keep records of all fraudulent activity
- If really bad, apply for new social security number

Resources

identitytheft.gov - FTC web site that offers general information about identity theft and a step-by-step guide on how to report and recover from identity theft.

[FTC Consumer Information on Identity Theft](http://www.ftc.gov/identitytheft) - Government web site with general information on identity theft.

[Krebs on Security](http://www.krebsonsecurity.com) - Great blog about security issues in general with many helpful suggestions on various topics.

Figure 5

BLS Healthcare Provider Adult Cardiac Arrest Algorithm—2015 Update

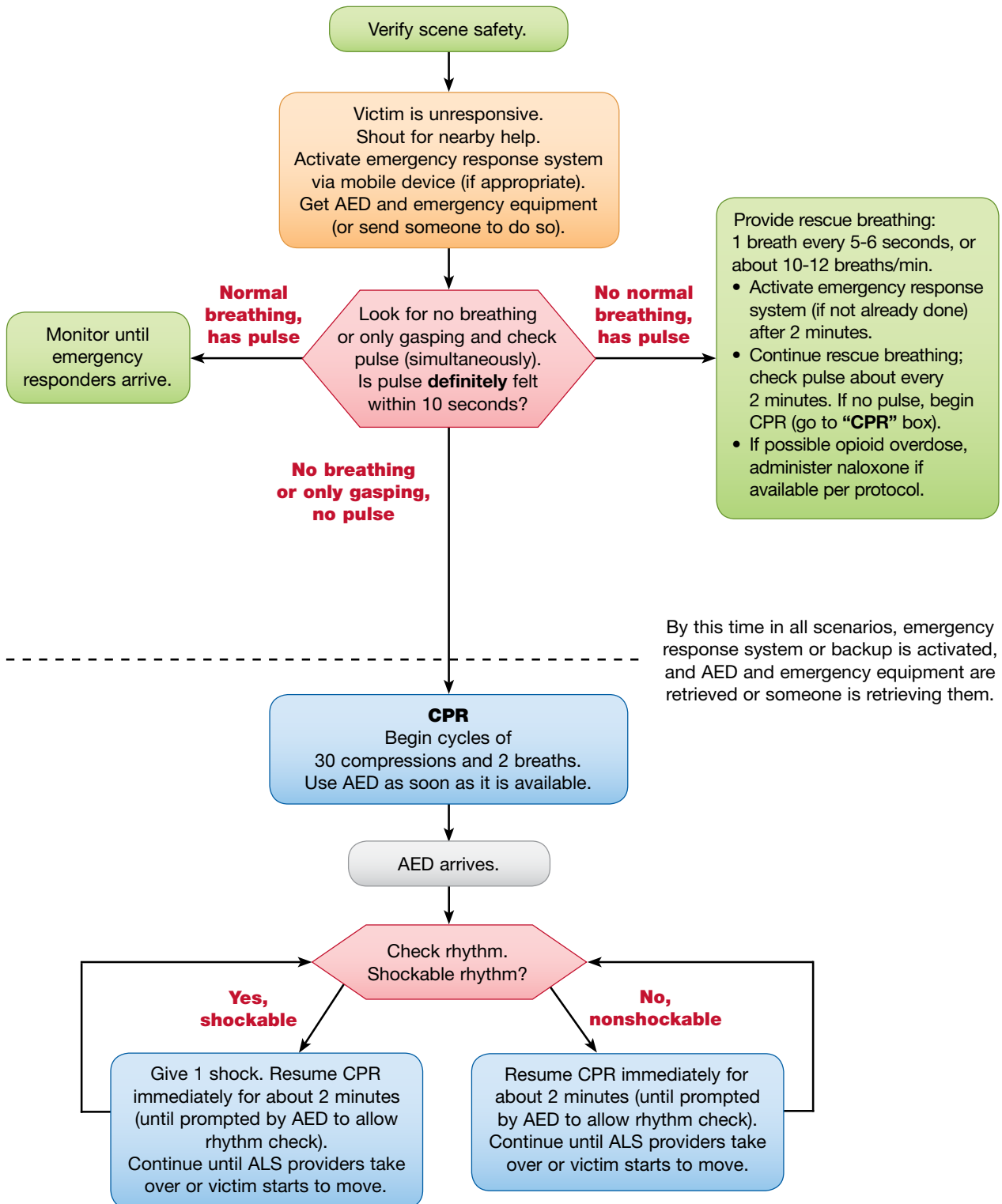


Table 2 Summary of High-Quality CPR Components for BLS Providers

Component	Adults and Adolescents	Children (Age 1 Year to Puberty)	Infants (Age Less Than 1 Year, Excluding Newborns)
Scene safety	Make sure the environment is safe for rescuers and victim		
Recognition of cardiac arrest	Check for responsiveness No breathing or only gasping (ie, no normal breathing) No definite pulse felt within 10 seconds (Breathing and pulse check can be performed simultaneously in less than 10 seconds)		
Activation of emergency response system	If you are alone with no mobile phone, leave the victim to activate the emergency response system and get the AED before beginning CPR Otherwise, send someone and begin CPR immediately; use the AED as soon as it is available	<p>Witnessed collapse Follow steps for adults and adolescents on the left</p> <p>Unwitnessed collapse Give 2 minutes of CPR Leave the victim to activate the emergency response system and get the AED Return to the child or infant and resume CPR; use the AED as soon as it is available</p>	
Compression-ventilation ratio without advanced airway	1 or 2 rescuers 30:2	1 rescuer 30:2 2 or more rescuers 15:2	
Compression-ventilation ratio with advanced airway	Continuous compressions at a rate of 100-120/min Give 1 breath every 6 seconds (10 breaths/min)		
Compression rate	100-120/min		
Compression depth	At least 2 inches (5 cm)*	At least one third AP diameter of chest About 2 inches (5 cm)	At least one third AP diameter of chest About 1½ inches (4 cm)
Hand placement	2 hands on the lower half of the breastbone (sternum)	2 hands or 1 hand (optional for very small child) on the lower half of the breastbone (sternum)	<p>1 rescuer 2 fingers in the center of the chest, just below the nipple line</p> <p>2 or more rescuers 2 thumb-encircling hands in the center of the chest, just below the nipple line</p>
Chest recoil	Allow full recoil of chest after each compression; do not lean on the chest after each compression		
Minimizing interruptions	Limit interruptions in chest compressions to less than 10 seconds		

*Compression depth should be no more than 2.4 inches (6 cm).

Abbreviations: AED, automated external defibrillator; AP, anteroposterior; CPR, cardiopulmonary resuscitation.