



SOUTHWYCK SUNSET PARK SIGNAGE

Southwyck CAI's small park on Morgan across from Bentley Drive was named Southwyck Sunset Park and an address was located for the park. New signage was designed by 4D SignWorx with the final design being approved by a number of homeowners who attended our monthly board meetings and the Southwcyk CAI board. The sign was added as a safety barrier because we had problems with someone driving their vehicle around in the park. We also realized that everyone seemed to have a different name for this park, so it made sense to come up with a name to help identify the park.

CARD SKIMMERS & GOOD PRACTICES WHEN USING YOUR CREDIT OR DEBIT CARDS

Concerns of credit and debit card skimming are something all card holders should become familiar with. Attached are a few URLs on a few YouTube videos to watch. Each video offers something slightly different that should help you become more informed and know what to look for and understand how skimming takes place.

After watching these, I realize I have seen a person getting into a gas pump just up the road while I was pumping my gas. This happened several months ago, but it took me until watching these videos to understand what it was I was seeing. At the time something told me in my head that this looked odd, but I dismissed that thought because the guy had a key to get into the pump. Now I understand, several things looked odd. Young adult guy with reflective vest comes out from the side of the building and goes to the pump that is furthest from the doors. He opens the pump with a key. He gets into the pump and does something. He was there for less than a minute. He jogs across the street to a shopping area that, now that I look back, also has a pump.

So, now that I have learned more, I am guessing skimmers were placed at the Exxon and possibly at the Kroger gas pumps. Yep, this happens under our own noses. Watch the videos and learn.

YouTube Videos:

https://www.youtube.com/watch?v=G_aH50Tn8Fo from ABC News –

Credit Card Skimmers

https://www.youtube.com/watch?v=gJo9PfsplsY from ABC News -

Why Chip Credit Cards Are Still Not Safe From Fraud https://www.youtube.com/watch?v=06jL-qF3WgY from Michael File –

How to Recognize A Credit Card Skimmer

https://www.youtube.com/watch?v=zWf94A0bMrQ from John Martin –

How to identify gas station card skimmers

https://www.youtube.comwatch?v=RO9AIGDsNx0 *ABC News* –

How to Keep Your Credit Card Safe from 'Skimming'

Some key items noted when using your cards at:

• Card skimming can be attached outside or inside the card readers of ATM machines, gas pumps, movie rental boxes, restaurants, etc., so LOOK before you insert your card! Look for anything that may appear out of the ordinary like attachments and pin holes where the tiniest of cameras can be pointed in the direction of the keypad. You should become familiar with what the machines you are commonly using look like so don't just look off into space when you are pumping. Take some time to look at the machine and become familiar with what it usually looks like so if it is tampered with on the outside, you may be able to spot it before you put your card into the reader.

• Give the card reader a tug and wiggle. Do not feel odd doing this :)

• If you have to enter your pin, make sure you ALWAYS hide the keypad as you enter your numbers. Again, don't feel odd doing this.

• If there are safety seals on the device, make sure they are not broken or lifted up.

• As mentioned before, skimmers can be located inside a machine and with gas pump machines having universal keys as it turns out; it makes pumps even more vulnerable. These universal keys can be purchased on eBay for a few dollars!

• Pump your gas near the front of the station where the attendants have a greater view of the pumps or pay inside. Do not use the outer pumps. Only the inner ones closest to the front.

• Your card can be cloned and purchase made over the phone or online. Not all vendors ask for the security code on the card.

• Having a chip does not stop skimming. You still have a magnetic strip on the back of the card and the information on the magnetic strip not encrypted.

• Always watch your card being scanned when you give it to someone. Don't be distracted.

• If you cannot always keep an eye on your card, then consider using prepaid with small balance. Consider using a prepaid card with small balance even if you think you always have your card in your sight. This can be a good idea when making online purchase as well.

• Treat your credit card like cash and don't let it out of your sight.

• Check your account frequently!

• Report the event to your card company within 60 days so you can hopefully get a refund.

- Purchase a shielded wallet.
- Make sure you have complex password and have a different password for each account. Use a password keeper if you have too many passwords to remember.

• Set-up your credit cards to alert you if a purchase has been made with your card. American Express offers this and others may also.

• Free Wi-Fi networks like those in coffee shops or airport generally are unencrypted – you can tell because you are not asked to enter a passphrase when connecting. Your unencrypted network traffic is then clearly visible to everyone in range. People can see what unencrypted web pages you are visiting, what you are typing into unencrypted web forms and even see which encrypted websites you are connected to. Do not do online banking or access sensitive data on public Wi-Fi if possible, even if the sites are encrypted with HTTPS.

• Tap and pay with card – can swipe your card data, but wouldn't have the pin.

MOBILE PAYMENT OPTIONS



We are constantly bombarded with news of retailers being hacked and credit card data being compromised. We all remember when Target was hit a few years ago during the Holiday season. Even if you do not get fraudulent charges on your card, it creates an inconvenience. Making

you go through the process of getting a new card and updating all the accounts that use it.

One available option that is the most secure form of payment short of cash is mobile payments. The reason mobile payments are so secure is that they do not transmit or store your actual card number.

When you setup the account the bank creates a link between the account and the card. The retailer does not receive the actual card or account number, but uses a randomly generated code to receive the payment. Because of this, it is extremely difficult for hackers to steal your bank information.

There are several mobile payment options available today. There are multiple options for mobile payment such as Apple Pay, Samsung Pay, and Google Wallet.

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There are more available, but I will focus on these three and the pros and cons of each. One of the great things about all three of these options is that they are secure.



APPLE PAY

PROS

• Do not need to have the physical card with you.

• Currently secured via finger print recognition on phone.

• Does not store the actual card number on your phone.

CONS

- Only available on iPhone 6 and above.
- Not as widely accepted as Google Wallet or Samsung Pay because of technology used, but it is becoming available at more locations all the time.
- Not all banks support it, but it is growing very quickly.
- Cards have to be setup on your phone. This process can be somewhat confusing. The link below gives the steps on how to do it.

https://support.apple.com/en-us/HT204506



SAMSUNG PAY

PROS

- Accepted in more locations than Apple Pay.
- Available at any retailers that allow tap for payment .
- Currently secured via finger print recognition on phone.

CONS

- Only possible with certain Samsung phones.
- Not all banks support it, but it is growing very quickly.
- Cards have to be setup on your phone. This process can be somewhat confusing. Here is the link on how to do it for the Galaxy 8

https://www.androidcentral.com/how-set-samsung-payyour-samsung-galaxy-s8



"The park is open for all to use. They just need to appreciate it." ... walker at Southwyck Lake Park



GOOGLE WALLET

PROS

- Available on more devices than Samsung or Apple Pay.
- Available at any retailers that allow tap for payment .
- Accepted in more locations than Apple Pay.
- Is not dependent on your bank since money has to be transferred to a Google Wallet account.

CONS

- Have to manage the money available manually. Google Wallet actually acts like a bank account; to use it you first have to transfer money to Google Wallet.
- Not as easy as Apple Pay or Samsung Pay
- In summary, it really depends on what type of phone you have as to which you should use.

Apple Pay for iPhone users, and Samsung Pay for Samsung users. If you don't have either look at using Google Wallet as an alternative.

COOL TOOLS FOR THE HOME





- drain stick/snake hair clog remover - cheap/fast/no chemicals! This is an amazingly SIMPLE tool that can instantly help unclog your sink or tub drains of hair.

- *LED night light outlet cover plate* – installs in seconds and uses a few cents of power a year. No more stepping on the dog, cat or other objects with this little splash of light. This is a great addition for hallways.

CONTROLLING YOUR SPEED THROUGHOUT THE NEIGHBORHOODS

The speed limits in neighborhoods within the City of Pearland are 25 mph. Does this mean you should be hitting 25 mph when coming onto a street with numerous cars parked on both sides or children playing in yards and then weave your way down the road?



NO. You should be reducing your speed to something safer because of the obstacles. You need to be looking for children, walkers, drivers coming out of driveways and more. Kids can pop out between cars as they chase a basketball or each other. Dogs can get loose and bolt towards the street running with joy at their new freedom. Neither kids nor dogs seem to understand that by jumping into the street they risk their life.

Stop signs are put up for a reason and taking a few moments to come to a COMPLETE stop and look both ways is something every driver was taught to do, but so many fail to do in most of our neighborhoods it seems. They hardly tap their brakes and roll on through the intersection with hardly a look for oncoming cars, motor cycles, bikers or pedestrians. You should be taking 3 seconds after coming to a complete stop to evaluate the intersection. 3 seconds should give you enough time to really look right, left and decide if you can proceed or you need to wait a bit longer. You need to also remember that pedestrians have right-away. Will you be saving that much time by overtaking a driver in front of you on our neighborhood streets or pulling into the opposite lane of traffic to pass the driver in front of you because you do not want to wait for that driver to go turn around a corner? You are likely to cause an unfortunate accident and possibly a tragic outcome and all for the sake of getting to your destination a few minutes or sadly seconds faster.

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For those who think speed humps are the solution, you can read 'Neighborhood Traffic Policy and

Speed Limit Requirements Discussion' from the City of Pearland, https://www.pearlandtx.gov/home/ showdocument?id=9325, which was an agenda item in November, 2015. One of the first things that many folks believe will stop the speeding is putting in speed humps.

The document refers to a memo from the Fire Chief citing emergency vehicle issues with Pros and Cons listed for Speed Humps. Take the time to read it for yourself. Basically, speed bumps are really not an acceptable option and cost is one of the major reasons. Fire trucks do not handle speed humps well and can damage these very expensive vehicles and delay emergency responders. They increase fuel consumption and emissions because of the forced braking and accelerating. We can probably agree that we would be less worried about fuel consumption and emissions, but delaying our loved one's trip in an ambulance or the fire truck having to slow to a halt, making its way slowly over the humps and then accelerating as much as they can until the next hump is encountered to get to a fire is more of a concern.

Reporting speeders throughout our neighborhood streets IS a better option. You may be saving a life by doing so and DO NOT THINK you are bothering the police and causing them to neglect the bad guys. The bad guys can live in your neighborhood too. Police departments keep track of which areas they are receiving more complaints from and send officers to those areas. The old saying, 'the squeaky wheel gets the grease' pertains here. Make a call. Think as you get into your vehicle and begin speeding through the neighborhood. **Your behavior can have a devastating effect on the lives of others and yourself.**

The non-emergency numbers:

Pearland Police: 281-997-4100. *Brazoria County Sheriff:* 281-331-9000. FOR ALL EMERGENCIES call 911.

CRIME OF OPPORTUNITY

Many crimes arise from convenient opportunities. Do not give thieves the opportunities they are looking for by leaving your valuables in your car with or without the doors locked. Our little community DOES have break-ins. Know that you will be a victim of crime if you leave your valuables in your car even for a few seconds because that is how long it takes to break into your car, seconds. In some cases the thieves may be watching you without your knowledge.

If you are a female, did you take your purse out of the car when you exited? No? Most women have a purse of some kind that they take everywhere with them. If you get out of your car at the daycare without it and a

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thief was watching, they would think that perhaps you left your purse in the car. When thieves are looking for opportunities, this can look like easy pickings.

Are you not paying attention as you shop and head to your car with your arms full of packages or bags? Do you even have your keys out ready to open your car? Have you even been looking around you as you approach your vehicle?

Do you leave your garage door open all afternoon or all day while you come and go? What do you think the unscrupulous thief, driving through your neighborhood, thinks when he drives by looking for opportunities? Your open garage is a potential opportunity. They can drive by and see what they plan on taking.

It's cold or hot outside or even raining and you have your toddler in the back seat in the car seat and you don't want to wake your napping child as you decide to run up to the convenience store for a quick item, so you leave the car running and the heat or the AC going for your child. You run into the store and don't lock the doors because you will only be a moment. Did you just provide another potential, convenient opportunity? This time your vehicle.

You have just gotten off work and you are running late. You tossed your laptop bag onto the seat next to you when you got into the car and you make it to the Dad's club to watch your kid play ball. You are in a hurry because you don't want to disappoint your kid once again by arriving late and missing most of their game. You jump out of the car and sprint off to the field. Is this scene another prime candidate for another opportunity for a crime?

Remember, it only takes seconds to break into your car. Do you have a car alarm? How long will it take you to hear a car alarm, know it is your vehicle and sprint back to your car? Probably more than a few seconds. Will anyone get involved and help you out if they saw what was going on?

You have just finished classes at school. You're tired because you have been up all night studying for a test. You toss your backpack into the car, head home and all you can think about it relaxing on the sofa for a few minutes before you head off to work. Is the dude slowly walking down your street watching you and your neighbors also noticing your behavior? Have you just set yourself up to be a victim?



Southwyck CAI will be hosting Movie Night in the Park. Our local neighbors are invited to attend and we hope we will see you there! This is a great way to meet your neighbors, enjoy food from the food trucks and have a great time outside watching a movie. We will also be collecting food and other items for Pearland Neighborhood Center. We are asking movie goers to bring an item and dropping it off in our collection box. Look for additional information as the event date gets closer. We look forward to seeing you at Southwyck Lake Park!



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THE DREADED ASP

Common names include southern flannel moth caterpillar, pussy moth caterpillar, puss caterpillar, tree asp, and the asp caterpillar. They are teardrop in shape with long, silky hairs kind of resembling a tuft of cotton or fur; a furry caterpillar or wooly slug. They come in varying colors of yellow, gray, reddishbrown or a mix of colors. They are usually about 1 to 1 ½ inches long. They feed on shade trees such as elm, oak and sycamore.

Getting stung by an asp is something you will remember for the rest of your life. You can receive a severe sting from them by rubbing or pressing against the skin. It is the most poisonous caterpillar in the southern United States with its poison hidden in hollow spines among its hairs which get embedded into the skin and deliver the toxins that cause the severe pain and can result in you having to go to the hospital or doctor for relief. The amount of pain and discomfort depends on how much of the toxin gets into your system.

DETAILS ON THE PAIN

- → The pain from an asp sting has been described as an intense, throbbing, burning type of pain.
- → The pain usually subsides within an hour without treatment.
- → The severity of the pain depends on the dose of the venom or the number of hairs embedded on the skin.

DETAILS FOR FIRST AID

- → Apply ice pack over the affected site.
- → Administer oral antihistamines to relieve burning and itching sensations.
- → Apply tape over the affected site and pull to remove the hair or stingers.
- → See a physician immediately for allergic reactions, severe pain, or eye injuries.
- → Severe pain from an asp sting may be treated with morphine, codeine and meperidine, all of which are regulated drugs. Standard pain relievers have no effect on severe asp sting pain.



BENEFITS FOR GIVING OUR MANAGEMENT COMPANY YOUR EMAIL ADDRESS

The first and most significant benefit is that we send out a FRIENDLY EMAIL BLAST REMINDER that your assessments are due, so that, should you not receive your invoice in the mail for whatever reason, you still know to contact our management company and find out how much you owe and get a payment in before the deadline comes and incur additional costs. We also send out eblasts when something of great importance needs to be communicated to our homeowners. We are not constantly sending out nonsense eblasts or selling your email address to others. This is just a faster way of being able to communicate with you. If you have not provided our management company with your email address, please send it to Kathy Dooley, our manager at CMSI, Kathy@CMSIsolutions.com. Please provide your name, your home's address and your email address. If you want more than one person in your home to receive the eblast, provide additional email addresses. Please put in the subject line 'SOUTHWYCK CAI email address provided' or something to that effect since CMSI has a number of clients.

INTERSTING FACEBOOK PAGE TO FOLLOW

– Pearland Foodies –

'Pearland Foodies is a restaurant and foodie photo journal hosted on multiple platforms: Instagram, FaceBook and website. We primarily provide photos and information about local Pearland restaurants sprinkled with occasional content from home chefs, caterers and food trucks.'

SOUTHWYCK SECTION 1 NEWS



JOIN US for a monthly food truck at the Northfork pool parking lot. We are happy to announce that Space City Spuds Food Truck has agreed to be at the Pool Parking lot once a month, even though the pool season is over! The last Thursday of each month from 6:30-9:00 is your evening to let someone else do the cooking for your family. Everyone who has tasted their baked potatoes topped with different toppings or the grilled chicken pitas have raved about the taste, quality and size of the food portions. Space City Spuds Food Truck is owned and operated by our Emerald Pointe neighbor, George Smithley and his family.

As the pool season draws to a close, the board will complete a walk-through of the pool area and plan for any work to be done before the beginning of pool season 2018. We already know that we need to upgrade the lights in the pool and have scheduled this to happen in September. There is some water damage in the guard room that will be taken care of as well. A continuing issue to be addressed is ensuring the gate/card reader really works right from day one of next year's swim season. Since the beginning of this year, we have had some mailboxes in Section 1 replaced by the post office. Those not replaced were showing signs of mold and mildew growing out of control. The board had all dirty mailboxes cleaned. They look great and now it is difficult to tell the difference between the new boxes and the newly-cleaned mailboxes!





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In the near future, you will notice work to the brick entrances at both Thalerfield and Northfork. This is being done by the Master, working with the Section1 Board. Over time we will enjoy new brickwork and new lighting at these entrances. Once this work is done, the plan is to then replace the signage at Southglen.

JOIN US for Texas Night Out on Tuesday, October 3rd. The board and our community manager are planning a fun event for our residents. We will have a bounce house, a face painter, and a DJ. The pool will be open, so bring your suit and towel! Of course, we will have hot dogs and chips, cookies and drinks – free to our residents. We have invited Pearland Police Department and Pearland Fire Department to join us for the evening. Texas Night Out is a time to lock your doors, turn your outside lights on, and come meet your neighbors and community service providers.

Southwyck Section 1 board meetings are held the 3rd Thursday of each month at the Calvary Baptist Church, 3302 County Route 89, Pearland at 6:00. Residents are encouraged to attend.



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DID YOU KNOW?

that homeowners are responsible for perimeter fences too – on their side of the fence line?

Southwyck CAI has spent lots of money trying to repair our worn-out perimeter fences and we continue to do so at a great expense. Homeowners have a responsibility on their side of the fences as well. Your tree branches on your side on the fence need to be kept clear of the fences. If that means you need to trim them yourself or hire a tree trimmer from time-to-time, then you need to do so. The end of winter or early spring before the leaves come back is a great time to tackle this job. Homeowners need to take care that they also do not pile dirt, compost, debris and such up against the wooden fences. This just causes the wooden fence to rot much quicker. Please remember to pay attention to any overhead power lines if you are trimming the tree limbs yourself.

ENCOURAGING MOTIVATIONAL THOUGHT PROVOKING



PODCASTS

When you find you have a long car ride, you have gotten tired of listening to the same music over and over again, you cannot sleep or you want to try something newer from your regular routine – try a podcast from some of these sites. Note that some of these contain adult topics. Many will let you know ahead of listening if it is an adult topic. Many are short. Most are very interesting.

CRIMINAL www.thisiscriminal.com/

--- stories of people who have done wrong, been wronged or gotten caught somewhere in the middle

FREAKONOMICS RADIO

www.freakonomics.com/archive/

--- breaks down ideas in economics and social science

HOUSTON, WE HAVE A PODCAST

www.nasa.gov/johnson/HWHAP/

--- is the official podcast of the NASA Johnson Space Center

HOW I BUILT THIS

www.npr.org/podcasts/510313/how-i-built-this/

---about innovators, entrepreneurs and idealists and the stories behind the movements they built – very inspirational

HOW STUFF WORKS BRAINSTUFF www.brainstuffshow.com/podcasts/

--- learn answers to life's everyday questions and improve

your knowledge

MASTERS OF SCALE www.mastersofscale.com/

--- get the stories of and secrets to billionaire's success

MIKE ROWE www.mikerowe.com/podcast/ --- Good stories with a twist

MORE PERFECT

www.wnyc.org/shows/radiolabmoreperfect/ --- a series about untold stories of the Supreme Court

NOTE TO SELF www.wnyc.org/shows/notetoself

--- focuses on the impacts that technology has on everyday life

OUR FAKE HISTORY www.ourfakehistory.com/

--- about myths we think are history and history that might be hidden in myths

RADIO DIARIES www.radiodiaries.org/

--- first person diaries, sound portraits and hidden chapters of history

RADIOLAB www.radiolab.org

--- stories and science into sound and music-rich documentaries

REVEAL www.revealnews.org/episodes/

--- Engage and empower the public through investigative journalism and groundbreaking storytelling in order to spark ation...

REPLYALL www. gimletmedia.com/reply-all/

--- features stories about how people shape the internet and how the internet shapes people

SERIAL www.serialpodcast.org/ --- is an investigative journalism podcast

S-TOWN www.stownpodcast.org/

--- about a man named John who despises his Alabama town and decides to do something about it

THE H www.theh.us

--- about places and people of Houston that make Houston what it is

THIS AMERICAN LIFE www.thisamericanlife.org/

--- hour-long radio program variety of stories on American life – award winning show

THE PITCH www.gimletmedia.com/thepitch/

--- Real entrepreneurs pitch to real investors for real money.

THE TRUTH www.thetruthpodcast.com/

--- a fiction podcast that seeks to re-imagine what audio drama is and can be



For more up-to-date details please go to http://www.hikeformentalhealth.org/hike-schedule/pearlandwalk/

HIKE for Mental Health organizes hikes and walks to bring awareness to the stigma surrounding mental illness. PTSD affects entire families, not just the person who experienced the trauma.

The Pearland Veterans Day Walk is a great opportunity to help unite the Pearland Community with those still fighting the battles.

The proceeds from this walk will benefit Texas Veterans battling PTSD and other inner challenges at the William Beaumont Army Medical Center and its neighboring VA center, the Pearland VFW Post 7109, the community education programs of Pearland's Counseling Connections for Change, and other programs to combat the stigma of mental illness. The all-volunteer 501(c)(3) nonprofit also helps preserve wilderness trails.

Southwyck

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When contacting our management, please let them know you are a Southwyck resident.

YOUR 2017 BOARD OF DIRECTORS & MANAGEMENT COMPANY – CONTACT INFO

SOUTHWYCK CAI – BOARD OF DIRECTORS:

President John J. Fisher Vice President Helen Bilyeu Treasurer Vacant Secretary Tony Bowlin DirectorVanessa Williams

MANAGEMENT AGENT:

Community Management Solutions, Inc. (CMSI) 2615 Bay Area Blvd. Houston, Texas 77058 Kathy Dooley, kathy@CMSIsolutions.com

BOARD MEETINGS:

1st Thursday of the month @ 6:30 P.M.

Location:

Calvary Baptist Church

3302 County Road 89 – Pearland, Texas 77584

NEWSLETTER

Our newsletter is published quarterly – January, April, July and October. If you think you have something that we should include in our newsletter, please use the 'Contact Information' form on the 'About Us' page at http://southwycktexas.com. We may include your article in our next newsletter

Newsletter articles written by: Helen Bilyeu, Tony Bowlin. Section 1 page contributions from Catherine Tydelski.