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Subject: Two possibilities exist:

Preheader: Because small things make a world of difference

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It's always the little things that make a difference.



Picks and Tips from Mike the Locksmith

From the World of Mike-the-Locksmith

Either we are alone in the universe or we are not. Both are equally terrifying." - Arthur C. Clark

Happy Groundhog Day! Everyone wants to know: Will Punxsutawney Phil see his shadow at Gobbler's Knob?



In this issue: Preventing Contractor Fraud, and Avoid Garage Break-ins.

As always, I'm available to provide free security assessments. Just give us a call at 240-506-7500.

Mike-the-Locksmith

The Cost Of Home Improvement FRAUD & SCAMS



The Federal Trade Commission estimates that Americans lost more than

\$4.1 Billion
to fraud and scams in the last 5 years alone.

Home improvement is a **\$200 Billion** industry every year.

Poor workmanship is the **#1 Fear** homeowners have when hiring a contractor.

Over **1/3** of homeowners have a fear of fraud when hiring a contractor.



of homeowners have hired a contractor for home repair.

Home Improvement Scam "Red Flags"

-  They are a door-to-door salesperson.
-  Their name, address, and credentials are not verifiable.
-  They offer you an incentive for helping them find other customers.
-  They don't provide any references.
-  They pressure you for an immediate decision.
-  They cannot provide proof of insurance.
-  They only accept cash.
-  They have a great price because they "have material left over from another job."
-  They ask you to go get any required permits.

How To Not Become A Victim

-  Thoroughly research any contractor before doing business with them.
-  Interview several contractors before selecting one for the job.



Tips for Preventing Contractor Fraud

I thought to share the above info-graphic because it highlights issues and tips about avoiding contractor fraud. Below are a few more tips.

- Do not do business with someone arriving to your home in an unmarked vehicle. A legitimate business will have their business name and license information prominently displayed on their vehicle
- Beware of unknown people soliciting work and certainly do not let them into your home
- All contractor companies certified by Angie's List are licensed and insured. You can trust these companies. Membership to Angie's List is now free
- The Maryland Department of Labor, Licensing and Regulation has a webpage. Check to see whether the contractor has a license [here](#).
- Let the seniors in your life know not to seek businesses from the Yellow Pages. Often these are unreliable, dishonest companies.
- Check online reviews of contractors before you hire them. Yelp, Google and Angie's List are good sources for reliable reviews.



Avoid Garage Break-ins

Breaking into a garage is far easier than you can imagine. [It only takes 6 seconds](#) or 10 seconds, if your garage door opener is using a fixed code. See if you your garage door opener is vulnerable [here](#). If you have an opener with a fixed code, consider upgrading to one with a rolling code; it's far safer.

Here are some other tips concerning your garage:

- Get alerts from a smartphone garage door controller when your door is opened
- Don't leave your garage remote in plain view in your car.
- Always lock the entry door between the garage and your house. Once inside your garage, a thief has easy access to your home without neighbors or passersby noticing. If fumbling for keys is not your thing, consider an keyless deadbolt, which can be unlocked with a remote.
- Lock any other doors or windows to your garage.

- Frost the glass on or add window film to your garage windows so no one can see in.
- Check with your garage door retailer to see what safety or security features are available for your model.

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