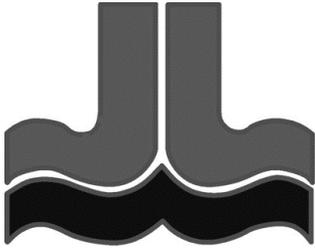


Annual Meeting, January 2012

April 2012



SHORELINES

The annual meeting was held January 23 at the Ramada Inn at 120th and I-25.

The audit committee determined there was enough representation to proceed with the agenda.

Officer and committee reports were read and discussed. The treasurer report drew the largest number of comments from the owners present. All of the comments were positive, mostly saying thank – you to Steve Journey for the phenomenal job he has done for the last two years. The treasurer's job has been simplified due to Steve's efforts.

Elections were a little different this year. None of the Board positions were contested, so President, Vice-president, Secretary, and Treasurer offices were filled without counting votes, simply a show of hands. The directors positions including director of maintenance and 1st and 2nd directors-at-large require secret ballots according to Colorado state statutes. Votes were collected and counted for the three directors positions. The 2012 Board of directors is:

President: Glenn Deiker, Lot 110

Vice-president: Ronda Slogar, Lot 195

Treasurer: Pete Ablansky, Lot

Secretary: Michele Kestel, Lot

Director of Maintenance: Danny Hoff, Lot 232

1st Director-at-large: Dale Johnson, Lot 4

2nd Director-at-large: Paul Adams, Lot 79

Phishing Alert

Phishing Alert!!!

We have lots of owner that are using Paypal to pay their dues. If you are computer savvy enough to use Paypal this is probably old hat to you, however it's a good reminder.

Please pay close attention to any e-mails you might receive from paypal.feedback@ecosurvey, and do not respond, follow any imbedded links including "unsubscribe". I recently received this e-mail at our JLPOA treasurer inbox. It stated that their representative hadn't been able to reach me to verify recent activity on my account. Since it looked and read like other phishing schemes we are alerted to here at the bank, I phoned PayPal directly at their main corporate number and verified that they it was not from PayPal, but rather a phishing attempt. Though the e-mail looked and sounded pretty convincing, a reply would (cont'd

2012 Vault Certifications Due

2012 is a **BIG** year for vault certifications! Just look at the list below! Check this out and see if you are due this year. Last year we had tremendous cooperation and all required vaults were completed on time. This makes the Northeast Colorado Health Department very happy....and that is a good thing. The list will also be published on the website. Campbell Custom Services or Del-Mae Septic can certify your vault for you. Plan on 2 weeks notice to schedule your vault.

Lot #	Owner's Name	Last Cert Date	Next Cert Date
304,305	Ohri, A.	01/31/08	01/31/12
318	Barnhill, C.	01/31/08	01/31/12
132	Tietz,J	02/14/08	02/14/12
168	Whittemore, B.	02/14/08	02/14/12
323,324	Stoltz, M.	02/26/08	02/26/12
107	Brockopp, Sue	02/29/08	02/29/12
200,201	Forsythe, W.	03/12/08	03/12/12
4	Johnson, D.	03/13/08	03/13/12
50,51	Barton, S	03/13/08	03/13/12
93	Taylor, D.	03/13/08	03/13/12
275,276,277	Sheaff, S.	03/13/08	03/13/12
280	Tjarks, M.	03/13/08	03/13/12
281	Beliveau, J.	03/13/08	03/13/12
325,326	Coburn, R.	03/20/08	03/20/12
328	Gardner, D.	03/20/08	03/20/12
38,39	White, S.	03/27/08	03/27/12
306,307	Bickell, C.	03/27/08	03/27/12
322	Heineman, P.	03/27/08	03/27/12
Club House	JLV Association	04/03/08	04/03/12
94	Sands, E.	04/16/08	04/16/12
204	Garramone,W	04/16/08	04/16/12
319	Hickson, C.	04/16/08	04/16/12
56,57,58	Willis, R.	04/21/08	04/21/12
77	Hart, B.	04/23/08	04/23/12
329	Loney, M.	05/01/08	05/01/12
76	Lee, G.	05/05/08	05/05/12
312,313	Sundeen, S.	05/05/08	05/05/12
136,137	Gildow,R	05/06/08	05/06/12
153,154,155	Thomas, M.	05/06/08	05/06/12
8	Seifert, V	05/13/08	05/13/12
209	Medaugh, P.	05/15/08	05/15/12
278,279	Kissinger, K.	05/15/08	05/15/12

Vault Certification List (cont'd)

11	Imel, G.	05/16/08	05/16/12
63	Flemings-Meyers	05/22/08	05/22/12
26	Knobbe, L.	05/28/08	05/28/12
246	Hodapp,D.	06/10/08	06/10/12
19	Joslyn, C.	06/27/08	06/27/12
284,285	Tinkey, E.	07/09/08	07/09/12
332	Wittwer, D.	07/11/08	07/11/12
91,92	Hart, S.	07/12/08	07/12/12
28,29,30	Krom,T.	07/15/08	07/15/12
61,62	Fleming	07/18/08	07/18/12
175,176	Tate, C.	07/24/08	07/24/12
268,269	Wittkop, J.	07/24/08	07/24/12
103,104	Ross, James	07/30/08	07/30/12
295,296	Pyziak, J.	07/30/08	07/30/12
301	Carver, R.	07/30/08	07/30/12
348	Gardner, H.	07/30/08	07/30/12
157,158	Linton, M.	07/31/08	07/31/12
43,44,45	Carlson, R.	08/02/08	08/02/12
315	Sturtevant, S.	08/03/08	08/03/12
82,83	Journey, S.	08/08/08	08/08/12
205	Garramone,W	08/13/08	08/13/12
215	Valdez, R.	08/13/08	08/13/12
216,217	Valdez, R.	08/13/08	08/13/12
241,242	Johnson, D.	08/28/08	08/28/12
214	Polacek, J.	09/04/08	09/04/12
160,161,162	Schamp, L	09/16/08	09/16/12
194	Slogar, R.	09/16/08	09/16/12
198	Sand, E.	09/16/08	09/16/12
266	Large, B.	09/17/08	09/17/12
293,294	Higgins, R.	09/17/08	09/17/12
109	Hays, W.	09/24/08	09/24/12
110	Deiker, G	09/24/08	09/24/12
173,174	Beer, L.	09/24/08	09/24/12
218	Horton, G.	09/24/08	09/24/12
346,347	Kominek, R.	10/02/08	10/02/12
169	Cran, J.	10/14/08	10/14/12
183	Kindsvater, E.	10/14/08	10/14/12
188	Egmon, J.	10/14/08	10/14/12
212	Ray, H.	10/14/08	10/14/12
221	Day/Marquez, R	10/14/08	10/14/12

Vault Certification List (cont'd)

237,238	Erin H.	10/15/08	10/15/12
271 - 274	Pope, P.	10/15/08	10/15/12
255	Cook, J.	10/16/08	10/16/12
291,292	Sagor, T.	10/16/08	10/16/12
64	Gomez, R.	10/17/08	10/17/12
66,67,68	Benedict, B.	10/17/08	10/17/12
147,148	Butts, A.	10/17/08	10/17/12
230	Jeski, G.	10/17/08	10/17/12
265	Kroeger, B.	10/17/08	10/17/12
12	Imel, G.	10/18/08	10/18/12
13	Dreiling, B.	10/18/08	10/18/12
33	Hirschfield, W.	10/23/08	10/23/12
34	Hirschfield, D.	10/23/08	10/23/12
35	Hirschfield, D.	10/23/08	10/23/12
98,99	Miller, P.	10/24/08	10/24/12
100,101	Miller, P.	10/24/08	10/24/12
128,129	Valdez, N.	10/24/08	10/24/12
258,259	Davis, G.	10/24/08	10/24/12
48,49	Michalik, B.	10/28/08	10/28/12
339	Leist, J.	10/29/08	10/29/12
6	Roseman, B.	10/30/08	10/30/12
151,152	Siebold, C.	10/30/08	10/30/12
244,245	Hodapp, D.	10/30/08	10/30/12
340	Kominek, M.	10/30/08	10/30/12
210,211	Balderson, L.	11/07/08	11/07/12
256	Clapper, L.	11/07/08	11/07/12
264	Ditrio, A.	11/07/08	11/07/12
243	Burke, G.	11/13/08	11/13/12
32	Lashmit, J.	11/14/08	11/14/12
320	Hickson, C.	11/14/08	11/14/12
247,248,249	Vanek, J.	11/16/08	11/16/12
135	Schreiner, G.	11/25/08	11/25/12
270	Pope, P.	12/11/08	12/11/12
257	Wynne, S.	12/16/08	12/16/12
52	Ablanczy, P.	12/17/08	12/17/12
31	Thurlow, B.	12/19/08	12/19/12
80,81	Butts, R.	12/19/08	12/19/12
133,134	Koch, D.	12/19/08	12/19/12

Shoreline Erosion

What is the Shoreline Erosion Reserve?

The Shoreline Erosion Reserve is a reserve that was formed to address the ongoing erosion problems that the JLPOA association has been experiencing for many years along our common areas that border the lake in our community.

Why was the Reserve formed?

The Shoreline Erosion Reserve was formed to build up funds that we could use to help pay for needed projects to be determined in the future as they arose. By doing this over a longer period of time it helps us to avoid taking out loans, special assessing to fund these future projects that we will probably need in the future to maintain the common areas along the shorelines.

Who is responsible for the common area along the Shoreline?

That's a great question, ask different owners and you probably get a few different answers. But if we look in the JLPOA covenants and By-Laws it is written that the Association is responsible for the safety, maintenance and preserving the property value and the right of any property owners to use the common areas of the association. Remember the association is made up of owners of 350 lots.

Section 3.2 General Purposes and Powers of the Association. The Association, through its Board of Directors, shall perform functions and manage the Jackson Lake Village Community as provided in this Declaration so as to protect the value and desirability of the Jackson Lake Village Community and the Lots. **The Association shall be responsible for the maintenance, repair, replacement and improvement of the Common Area.** Any purchaser of a Lot shall be deemed to have assented to, ratified and approved such designation and management. The Association shall have all power necessary or desirable to effectuate such purposes.

ARTICLE 1.

INTRODUCTION AND PURPOSE

These Amended and Restated Bylaws are adopted for the regulation and management of the affairs of the Association. The Association has been organized as a Colorado nonprofit corporation under the Colorado Revised Nonprofit Corporation Act to act as the Association under the Declaration of Covenants, Conditions and Restrictions, as amended (the "Declaration"). **The purposes for which the Association is formed are to operate and govern the community known as Jackson Lake Village; to provide for the administration, maintenance, preservation and architectural review of the Lots and Common Area within the Jackson Lake Village Community; and to promote the health, safety, welfare and recreation of the Owners within the Jackson Lake Village Community.**

Section 2.3 Owners' Easements of Enjoyment. **Every Owner shall have a right and easement of enjoyment in and to any Common Area** and such easement shall be appurtenant to and shall pass with the title to every Lot, subject to the following provisions:

How much will we need in these reserve?

An honest answer to this question we don't know yet. What we can figure based on other large projects that have been under taken in the past it will not be cheap. Early this year the board looked into getting a survey of the shoreline and was given an estimate of approximately \$10,000.00. This isn't a problem that can be fixed over night. It will take some time to find the right answer and the right solution to fix this problem.

Can I get My wall replaced or fixed?

The answer to that question is going to be the hardest to accept. It is going to have to be no. The reason behind this answer is the association did not put the wall in. Yes the association said it was OK to put one in, but there are so many different kinds of walls put up in the past it would be a nightmare to take on all these differently constructed walls. So it makes sense to come up with unified construction of a wall that

Did You Know?

The incandescent light bulb, surely one of the best inventions ever, has been rendered obsolete by advancing technology. Incandescent bulbs are some of the least efficient devices you'll ever lay hands on, converting just 5 to 8 percent of the energy it consumes into light, with the rest thrown off as heat. Easy-Bake Ovens used to use a 100-watt incandescent bulb as their heat source. Not anymore — the toy was redesigned in the expectation that 100-watt bulbs would disappear.

Halogen bulbs are 30 percent more efficient than ordinary incandescent bulbs, however, 30 percent better than completely dismal is still embarrassingly bad. Worse yet, ninety percent of the energy used by a halogen bulb is given off as heat — the bulbs can reach temperatures of 700 to 1,000 degrees Fahrenheit, making them a fire hazard.

CFL bulbs, however, use only about a quarter of the energy of an incandescent bulb to produce the same light, waste much less heat, and supposedly last eight to ten times as long. Though some complain about CFL light quality, it's most comparable to incandescent light and nowhere near as harsh as what you get from fluorescent tubes.

Benefits acknowledged, CFL bulbs do have some annoying drawbacks. They can take a minute or so to reach full brightness - an inconvenience if you're flipping on a closet light, plus they work poorly in the cold. CFL bulbs contain mercury which must be brought to a special recycling facility for disposal rather than tossed in the trash.

Some say CFL bulbs are an interim technology that will eventually be swept away by bulbs utilizing light-emitting diodes. LED bulbs use even less energy than CFLs, reach full brightness instantly, do not run on mercury, are unaffected by cold, and supposedly will last 25,000 to 50,000 hours. Unfortunately, the

LED equivalent of a 100-watt incandescent bulb right now costs around 50 bucks. Ouch!

Those are the facts. More interesting is the controversy.

All of this conservation hoopla is supposedly for the service of the greater good, but is it really so? The net social benefit of legislating incandescent bulbs out of existence is likely to be negligible. A spokesman for the Natural Resources Defense Council says changing bulbs will eliminate the need to build 30 electric power plants. That sounds like a lot until you realize the U.S. has 5,800 electric power plants. Less than 1/2 of 1 % improvement.

Even the trivial gain being claimed might be illusory. As you measure conservation and usage, you run up against something called the **Jevons paradox: as use of a resource becomes more efficient, it effectively becomes cheaper, stimulating greater use**. After the passage of fuel-efficiency laws following the 1970s energy crisis, for instance, gasoline usage went up. The paradox being that the fuel efficiency standard was aimed at reducing gasoline consumption. Perhaps the response to more-efficient light bulbs may be something similar: With lower operating costs, everyone quits worrying about switching the lights off when unneeded and lets them burn.

No one knows for certain the long term net social benefit and it may be fun to speculate more on the topic while sitting around the fire pit later this season. In the short term, the government's action will conserve energy and create jobs, both economical benefits that are needed today.

Like it or not, all Americans are going to have to change out their light bulbs. The next page has a table for the phase out of the incandescent lighting to help make the transition easier for you.

Water Committee Meeting

Attention all water committee members...If you signed up for the water and sewer committee at the annual meeting, this is your official notice of a meeting to be held at Lot 246 (Dave Hodapp's) on Saturday, April 21st at 10:00 AM. This is an important meeting and you are strongly encouraged to attend. All board members are also encouraged to attend.

Incandescent Lighting Guide

ILLUMINATING FACTS

Federal Light Bulb Legislation — Quick Reference Guide

Beginning January 2012, federal legislation will require common incandescent light bulbs to be more efficient. To ease the transition, we created the chart below that shows what bulbs you need to replace and when, as well as energy efficient replacement options that are currently available. Why wait? Start saving energy and money today!

AFFECTED BULBS	TIMING	NEW EFFICIENCY STANDARDS	NEW BULBS AVAILABLE:	EEI Energy Efficient Incandescent	CFL* Compact Fluorescent Lamp	LED* Light Emitting Diode
 100 Watt Medium Base	Can no longer manufacture 1/1/2012 Inventory sellable until depleted	Maximum wattage Lumens (brightness) Life (hours) 72 Watts 1,490-2,600 1,000	Watts Energy Reduction Life (hours) Lifetime Savings	72 30% 1,000 \$2	23 75% 10,000 \$54	NOT YET AVAILABLE
 75 Watt Medium Base	Can no longer manufacture 1/1/2013 Inventory sellable until depleted	Maximum wattage Lumens (brightness) Life (hours) 53 Watts 1,050-1,489 1,000	Watts Energy Reduction Life (hours) Lifetime Savings	53 30% 1,000 \$2	18 75% 10,000 \$40	17 75% 25,000+ \$104
 60 Watt Medium Base	Can no longer manufacture 1/1/2014 Inventory sellable until depleted	Maximum wattage Lumens (brightness) Life (hours) 43 Watts 750-1,049 1,000	Watts Energy Reduction Life (hours) Lifetime Savings	42 30% 1,000 \$2	13 75% 10,000 \$35	12 75% 25,000+ \$88
 40 Watt Medium Base	Can no longer manufacture 1/1/2014 Inventory sellable until depleted	Maximum wattage Lumens (brightness) Life (hours) 29 Watts 310-749 1,000	Watts Energy Reduction Life (hours) Lifetime Savings	29 30% 1,000 \$1	9 75% 10,000 \$25	9 75% 25,000+ \$61
 PAR20 PAR30 PAR38 Greater than 39 Watts	Can no longer manufacture 7/14/2012 Inventory sellable until depleted	19 Lumens per Watt Life (hours) Legislation doesn't affect incandescent reflectors, PAR 16, MR 16 and/or GU10 1,000	Watts Energy Reduction Life (hours) Lifetime Savings	65 Max up to 30% 1,000 \$6	14** 75% 10,000 \$50	13 75% 25,000+ \$150
 T12 F34 F40 F96 T8 F32 F96	Can no longer manufacture 7/14/2012 Inventory sellable until depleted	88-89 Lumens per Watt Linear fluorescent lamps less than four feet long are not affected.	NEW UPGRADES: Watts Energy Reduction Life (hours) Lifetime Savings ¹	Standard T8 lamp and electronic ballast 32 30% 20,000 \$2		Low wattage T8 lamp and low ballast factor electronic ballast 25-28 60% 30,000 \$5

Lifetime savings assumes \$0.07 per kilowatt-hour electric rate and 900 annual operating hours.

*Data is based on ENERGY STAR® performance requirements. Look for the ENERGY STAR® logo.

**Rebates for specialty CFLs (e.g., floods, globes, 3-ways, etc.) are available at some retailers.

Water Connection

April 15th is the official date that you can connect to the manifolds. Don't forget that each connection must be tagged with the lot number and that each connection must have a backflow prevention device installed. All connections will be inspected by the Board, and any found not in compliance will be disconnected! The last couple of years have been very good as far as correct installations and tags. Let's keep it up!

Horseshoes

2012 SCHEDULE FOR LACY HICKSON MEMORIAL

SCHOLARSHIP EVENTS

Horseshoe Tournament – May 27th 2012

Registration: 11:00 am Begin 12:00 pm

\$10.00 for singles/doubles

Horseshoe Tournament – August 18th 2012

Registration: 11:00 am Begin 12:00 pm

\$10.00 for singles/doubles

7th Annual Lacy Hickson Memorial Scholarship Fund Raiser Dinner

October 6th 2012 @ JLPOA Clubhouse

Dinner @ 5:00 pm

\$30.00 per plate

JLPOA Horseshoe Tournaments

July 7th 2012

Registration: 11:00 am

Starts: 12:00 pm

\$10.00 for singles/doubles

September 2nd 2012

Registration: 11:00 am

Starts: 12:00 pm

\$10.00 for singles/doubles

Hotdogs/Brats, Chips for players

Tornado Season

Although tornadoes can occur during any month of the year, the threat for tornadoes in Colorado is greatest from May through early August. Knowing what to do if a tornado threatens your neighborhood is essential.

They are even more unusual in Colorado. Only 10 percent of all tornadoes in Colorado are considered strong, with winds up to 165 mph. Most tornadoes that occur here are small and typically small and generally do very little damage.

Still, significant tornadoes can touch down, such as the Windsor tornado on May 22, 2008 and the Southlands Mall tornado on June 7, 2009.

If you are driving and spot a tornado, the best thing to do is drive away from the tornado's path. If there isn't time, you can stay in your vehicle. Remain buckled in and crouch down in front of the steering wheel. If you see a ditch or a culvert nearby and you think you can make it, go there. Be sure the ditch is lower than the road you were on and lie down and cover your head.

If you live in a modular home, leave it. They are not safe, even when they are tied down. Instead, take cover in a more substantial shelter.

The best place to be in a tornado is on the lowest level of a well built structure. If your home has a basement, that's where you want to be. The greatest risk of injury from tornados is flying debris so once you get to the basement, take cover under something sturdy.

If your home doesn't have a basement, go the ground floor and stay in a hallway or interior room.

Shoreline Erosion (cont'd)

will be test and used for the future. This will not be an easy task, maybe the hardest one we have ever taken on. But to do nothing will not make the erosion problems go away. We have tried many other ideas and they end up being only a temporary solution to our problem. I encourage all the owners to get behind this problem and if we work together hopefully we find the solution to preserving what is ours.

Glenn Deiker, President

A Special Thank-you, kudos, gracias,

Have you seen the kitchen at the clubhouse??? UNBELIEVABLE !!!

A huge thank-you to Don Koch, Danny Hoff, Steven Hart, Marv Peska, Steve Journey, Glenn Deiker and a host of other people. The effort and outcome is above and beyond the call of duty. A special, special thanks to Dale Johnson for his time and effort to fit the lower cabinets in and around the sink. The man must have the patience of a saint! Stop by and check it out...absolutely beautiful!

Dumpsters

All of the dumpsters in the park have been switched to 6 yard capacities in all cul-de-sacs. This we hope will alleviate the overly full dumpsters on the weekends. Please take care not to leave anything outside the dumpsters as the drivers are not required to pick up anything outside on the ground. A roll-off is coming mid-April due to the nice weather and one again on May 19,... remember, no oil, appliances that have Freon in them and no tires!

Waste Management

After a recent trash pickup at the park, the garbage truck caught fire! After the trash was dumped on the road and the fire extinguished, it was discovered that hot coals from a fire pit or fireplace were the cause of the fire.

PLEASE, PLEASE DO NOT PUT HOT COALS OR FIRE PIT DEBRIS IN THE DUMPSTERS!!

A good rule of thumb is if you cannot comfortably place your hand on the debris....it's too hot for the dumpsters!

Waste Management of Northern Colorado has been very gracious and understanding about this incident. Please check any possible hot items and be sure they are cooled before you throw them in the dumpsters.

Phishing Alert con't

have taken me to some other web site, other than PayPal's. This could easily have resulted in spyware or other malware being downloaded on our computer to steal identity information. Or I might have completed some official looking "survey form" that would have given them enough sensitive information such as bank account numbers, passwords, tax id numbers, etc. Here is a copy of the one we received. If you get one too – **do not go to any of the links!**

Whenever you receive any request from someone you do business with that you're not expecting, to verify information, call the company at their main phone number taken from some other reliable source (not a phone number listed in the letter, voice mail or e-mail or text message) and verify that it is legitimate. If it's legit, they'll connect you to the right party to resolve the issue. Be sure you know who you are giving any sensitive information such as account numbers, passwords, pin numbers, dates of birth etc. If you have established a relationship with them, they will already have appropriate information on file and wouldn't ask you to provide complete details again.

Where I work at Citywide Banks, we're constantly receiving alerts about new phishing scams, not unlike to this "PayPal" request. Some recent examples or recurring themes include:

- "FDIC", regarding "important information" about your Bank or bank account. "Please Click Here to learn details" [link installs malware on your computer or smart phone]
- Stub Hub" asking you "confirm your order" to the seller within 48 hours to complete the sale
- Various credit card issuer names "there is a problem with your credit card" or "we are opening a fraudulent activity report on your ATM/Debit card" "Please call 713-581-xxxx"
- "IRS" there is a problem with your 2010 tax return. To clear up this matter "Click Here"

Stay alert, be safe, and be wary!

Pete Ablanczy

JLPOA Treasurer

treasurer@jlpoa.org

Phishing Email Scam Example

PayPal - Transaction Verification

3/17/12
paypal.feedback@echosurvey.com

To: jlpoa_staff@live.com
From: paypal.feedback@echosurvey.com
Sent: Sat 3/17/12 7:20 AM
To: jlpoa_staff@live.com

Dear Jackson Lake Property Owners Association,

A PayPal representative recently attempted to reach you as a proactive means to verify recent activity on your account. We are very interested in your feedback on this process. Please take a few minutes to answer the following survey.

http://surveys2.incontact.com/paypal/survey_paypal.taf?survey_id=1569&user_id=FE233060-9159-4332-9B5A-E3DB9B6BDECB

To respond to our survey, please click on the web address above. If that does not work, please cut and paste the entire web address into the address field of your browser.

Thank you.

PayPal Customer Support

** An important note from the survey vendor **

PayPal, as the party who controls the data collected in this survey, may use your responses together with existing data it has about you to ensure its products and services meet your needs. PayPal will treat data collected from you in accordance with PayPal's privacy policy. To review this privacy policy, please contact PayPal or visit PayPal's web site.

If you want to be excluded from future surveys and survey correspondence, please click below:
http://surveys2.incontact.com/paypal/opt_out.taf?id=FE233060-9159-4332-9B5A-E3DB9B6BDECB&client=paypal

*Last night I lay in bed
looking up at the stars in
the sky and I thought to
myself, where the heck is
the ceiling?*

What to do...?

Quickly report anything suspicious to the proper authorities. Report any questionable e-mail message or Web site to the real bank, company or government agency, using a phone number or e-mail address from a reliable source. Example: If your bank's Web page looks different or unusual, contact the institution directly to confirm that you haven't landed on a copycat Web site set up by criminals. "Customer inquiries about changes to a Web site are one of the most prevalent ways that banks and other organizations are finding out about unauthorized sites containing the look and feel of a legitimate Web site," says Paul Onischuk, also an FDIC electronic banking specialist. And if you're pretty sure an e-mail or Web site is fraudulent, contact the Internet Crime Complaint Center (www.iccfbi.gov), a partnership between the FBI and the National White Collar Crime Center.

The last point is that some of you may be running with no or out-of-date virus protection. Shame on you for inviting trouble. Microsoft Security Essentials is a FREE Microsoft program that guards against viruses, spyware, and other evil software. It provides real-time protection for your home or small business PCs. It is simple to install, easy to use and updates itself. Works great!

Perform a Google search on Microsoft Security Essentials & download your copy.



JLPOA

25402 County Road 3

Weldona, Colorado 80653

Address box

We're on the Web!

www.jlpoa.org

IMPORTANT PHONE NUMBERS!

Clip and Save



Emergency

911

Morgan County Sheriff

970-867-2461

Wiggins Fire Department

970-483-6666

State Park

970-645-2551

Colo. Division of Wildlife

970-842-6300 Brush office

MCREA

970-867- 5688

