



"A little bit of myself goes into every job."
 Michael Verbrugge,
 President,
 Moraga Resident

925.631.1055
 www.MVCRemodeling.com

**Specializing in kitchens & bathrooms.
 All forms residential remodel/repair.**

Lic# 681593



**MICHAEL VERBRUGGE
 CONSTRUCTION INC.**
 General Contractor



**Clean | Courteous | Conscientious
 On-time | Trustworthy | Local References**
 Full design team resources available

~ HE'S ALL ABOUT LAMORINDA ~



CLARK THOMPSON

REAL ESTATE BROKER
 VILLAGE ASSOCIATES

Office: 925-254-8585
 Cell: 925-998-7898
 www.clarkthompson.com
 ct@clarkthompson.com




Giving Dreams an Address



**TG
 HARDWOOD FLOORS**
 Moraga California
 DESIGN • REFINISHING • INSTALLATION
925-376-1118
 Lic # 974653

Since 1993!
 Tom Gieryng, owner and operator

CALL TOM FOR A FREE ESTIMATE

Rodent Proofing

Learn about Honest Rodent Proofing's industry-leading 4-step process to get rid of rats, mice and other rodents.

GUARANTEED

**FREE In-Home Inspection,
 Mention Lamorinda Weekly for a 10% discount**

Call 925-433-3988

www.honestrodentproofing.com



Servicing the Bay Area to Sacramento

Healthy Home Renovations & New Construction



Expert cost-effective design for quality living
"Improve the health of your family and save on your utility bills"

Architect-Builder & Building Scientist
 James Philip Wright AIA 925-788-5520 mobile

BAD INC. Bay Area Drainage, Inc.

Have You Checked Your Crawlspace Lately?

- French Drains
- Underfloor Drains
- Downspout Systems
- Subdrain Systems
- Sump Pumps
- Retaining Walls
- Pavestone Driveway & Walkways

**A General Engineering Contractor
 Locally owned and Operated
 Contractor LIC # 762208**

925•377•9209



visit our website
 www.bayareadrainage.com

Community Forum on ID theft and fraud

... continued from page A1

What else was in that bag? Losing your driver's license could lead to "you" buying a house somewhere. If your address or keys were in it, you should rekey all of your door locks. Christensen recommends blacking out the address on a copy of your auto registration card. Keep the copy in your car to produce in the eventuality of an accident, and keep the original at home.

Outright possession of a credit card is not needed to perpetrate a fraud. Cheaply acquired card readers are so small that they can be concealed in a hand, and dishonest employees can scan a card in between your table and the legitimate reader at a restaurant you dine in, or behind the counter at any business.

A good thing about credit cards is that consumers are responsible for no more than \$50 of a loss. An ATM card, on the other hand, is a direct open window into your account, and not protected by a liability limit. In spite of this, many people write their pin number on the card itself, in essence saying, "Here you go; clean me out!"

The Lafayette Police Department recently captured a credit card fraud ring. Operating out of a hotel room, the criminals gathered letters from mailboxes at night, and used equipment set up in their room to print credit cards.

Christensen showed security camera footage from around Lafayette, taken in the wee hours of the night, showing thieves emptying mailboxes. This is especially common around Christmas time, not only for identity thieves, but because bonus checks and gifts travel by mail at this time of year.

Bank statements, mortgage invoices, bills, or almost anything with your name and address on it can be tools for thieves to set up false credit card accounts in your name, to buy a car, or even a house. The chief advised emptying your mailbox every day, and having the post office stop your mail if you go away for a few days. Never leave mail in the box overnight.

Checks can be "washed" - dropped in a plastic container with acetone or brake fluid for a few moments. The pen ink dissolves, leaving a nice blank check for thieves to fill in. Lip balm applied over your signature before the bath preserves your John Hancock, and away the thieves trot with your hard-earned dough. "But if you write your checks with a fine Sharpie pen," said Christensen, "that ink sinks into the paper and cannot be removed."

A way to prevent theft of your paper trail is by going paperless. Use online payment methods and ask for email statements, instead of having your important information sitting in a vulnerable mailbox. Shred everything before you put it out for recycling. Make sure to use a cross-cut shredder; long-cut shreds are easily reassembled with tape.

Christensen said that phone scams are very common. The rule of thumb is, if someone calls you - no matter how official or professional they sound, even if they say they are from a bank, charity, bill collector, utility, insurance, or medical organization that you feel that you recognize - never give them any personal information whatsoever. Try to get their tele-

phone number: this may be a valuable clue for the police. Be polite, hang up, and then call the listed telephone number for that organization. Tell them that someone has called in their name, and then call the police. Do not call any number provided by a caller or an email, and never answer texts claiming your account is compromised. Never, ever click on a link in any email, even if it looks just like official bank correspondence. If you are unsure, contact the bank directly through the telephone number on your card, or through its official website.

If you suspect that your information has been compromised (getting bills for things you did not buy, medical treatment you didn't have, or seeing purchases you did not make on a statement), make sure to file complaints with the police department and the Federal Trade Commission, inform the Social Security Administration, place a fraud alert on your account and contact your creditors. The chief said informing the police is a critical step in proving your innocence, recovering anything and putting the bad-dies away.

It's also a good idea to do one free yearly credit report with each of the big reporting agencies, and you may want to consider placing a credit freeze on your accounts.

Christensen noted, "Our Lafayette Police Department is so successful because of the help we get from you, our community - the equipment you buy us, the tips and information you give us. It's a partnership with you. We have an 83 percent solve rate for burglaries here; the national average is 12 percent."

A town on the brink

... continued from page A1

Amy Cunningham, former Moraga administrative services director, said that the town cut \$83,000 in expenses out of the current budget, but despite that cut, total operating expenses still increased over the prior year by \$300,000. Cunningham blamed a \$240,000 unfunded pension liability payment for a large portion of the rising expenses and said that further cost reductions in the operating budget would result in a direct impact to service delivery in the community.

But how does the town know that cutting expenses would even be of concern to the community, especially when faced with a potential tax increase to pay for much needed infrastructure repairs? No survey has been commissioned asking that question. "It is my opinion ... that the town is minimally staffed and served very well by the outstanding employees we have," Priebe said. "Any discussion to reduce spending on a broad scale would have to be approved by council."

The town 2017 community survey offers hints that a spend-

ing cut would not be summarily rejected by the residents. Just under 26 percent of those surveyed said that Moraga practiced poor financial planning or had mismanaged its funds; 12.5 percent said that the town had too many employees, whose salaries and pensions were too high; and 11 percent said that Moraga was mismanaged by its council or government. A plurality of residents sampled in the survey said that Moraga was going in the wrong direction.

"Given the fact that the survey was taken while the bridge was out and the sinkhole repairs were not completed, I'm not surprised by the percent of residents who thought Moraga was heading in the wrong direction," Mayor Teresa Onoda said. "It's my hope that now that progress has been made on both fronts, future surveys will reflect greater satisfaction with the state of Moraga."

Moraga faces the departures of Priebe, three department heads and other high-level employees. "I have not filled (the vacancies) to provide the next town manager

and council options if they think a change is necessary," Priebe said. "All of these permanent positions will be vacant and open for possible reorganization."

But Onoda said she did not think that a reorganization was realistic. She said she doubts anyone thinks changes should be made to the police department, and said that most of the staff are wearing multiple hats trying to accomplish all the tasks of towns larger than Moraga. "Could 're-organization' really create that much more efficiency? I don't think so," Onoda said.

Town officials complain that Moraga is stuck with a revenue problem because of its low property tax rate and lack of sales tax revenue, yet for the past five years, town expenses continue to rise at a higher rate than its revenue. With the changes coming to town leadership, Moraga has the opportunity to rethink its financial strategies and business model and reverse course from the wrong direction the public says it is headed.

New parking lot

... continued from page A3

"We would like to see more transparent and open dialogue with the city and EBMUD on this lot, since it is adjacent to our businesses and if change orders are implemented," said an EEC spokesperson. "We hope the construction will provide adequate signage so as not to adversely impact the businesses adjacent to the lot, as it did for

Blodgett's, also on the East End."

The council discussed ways to keep cost down, looking at gravel versus asphalt but recognized that the ongoing cost of maintenance of gravel combined with the difficulty in striping ruled that out. City Manager Steve Falk advised against cutting costs on landscaping and irrigation, saying that the city has

certain requirements in place and noting that it would be bad practice to ignore the city's own standards.

EBMUD plans for the new pumping station to be operational in March 2018. Following that a couple of months later EBMUD will demolish the old building and start the parking lot which should be ready by August 2018.