



S . C . R . A . M . G A Z E T T E



Illinois Attorney General says watch out for Storm Chasers

Following severe thunderstorms across Illinois in late June, Attorney General Lisa Madigan is warning residents in impacted areas to be on alert for scammers looking to exploit home and business owners seeking repairs due to storm-related damage.

Madigan cautioned Illinois residents that scammers may quickly move into communities hit hard by storms and tornadoes to take advantage of people with damage to their homes or businesses. Madigan noted these “storm chasers” use the opportunity to pressure people into making quick, and often expensive, decisions about cleanup and construction work.

General contractors are not required by state law to be licensed, but municipalities may require permits. Home and business owners should check with their local governments for more information about permits or other local requirements.

Madigan encouraged local residents and business owners to call local law enforcement agencies and her office’s [Consumer Fraud Hotline](http://www.consumerfraudhotline.com) (1-800-386-5438 in Chicago) to report any suspicious activity.

“As cleanup efforts begin throughout the affected areas, home and business owners should keep an eye out for scammers who will attempt to use recovery efforts for their

personal gain,” Madigan said.

Madigan offered the following tips to help protect families and businesses from dishonest contractors:

- Be wary of contractors who go door to door to offer repair services. Ask for recommendations from people you know and trust and, whenever possible, use established local contractors.
- Call the Attorney General’s [Consumer Fraud Hotline](http://www.consumerfraudhotline.com) (1-800-386-5438 in Chicago) to check out a contractor and to learn if any complaints have been filed against a particular business.
- Visit the Better Business Bureau’s [Chicago](http://www.bbb.org) websites to see if a business is a member and whether any complaints have been lodged against it.
- Even if there is a need to act quickly, shop around for the best deal. Get written estimates from multiple contractors, and don’t be rushed into a deal.
- Get all of the terms of a contract in writing, and obtain a copy of the signed contract.
- Never make full payment until all the work has been completed to your satisfaction.
- **Never pay in cash.**
- Be aware that you have the right to cancel a contract within three business days if you signed it based on the contractor’s visit to your home.
- In the case of disaster repair, you have an additional right to cancel. If your in-

surance carrier denies coverage, you have the right to cancel the contract within five days of when your insurance carrier denies your coverage.

Ask to see required state and local permits and licenses. **Insurance adjusters and roofers must be licensed by state agencies.** If the contractor does not have a required license, or if the name on the license doesn’t match the name on the contractor’s business card or truck, that should raise a red flag. Please visit the Illinois Department of Financial and Professional Regulation’s [website](http://www.idfpr.com) to search licenses.

Madigan also reminded consumers that the Illinois Home Repair and Remodeling Act requires contractors to provide customers with written contracts for any repair or remodeling work costing more than \$1,000. A contract must be signed by both the customer and the contractor. The law also requires contractors to carry at least the minimum amounts of insurance for property damage, bodily injury and improper home repair. Contractors also must provide consumers with an informational pamphlet entitled “[Home Repair and Construction: Know Your Rights.](http://www.consumerfraudhotline.com)”

Source: <http://www.illinoisattorneygeneral.gov>

Want to learn about the Niles Police Department? Here’s how!

The Niles Police Department is accepting applications for the 2016 fall class for the Citizen’s Police Academy.

This years class starts on September 6th, 2016 and will run every Tuesday until November 15th.

The Citizen Police Academy is a ten-week program held annually, which is designed to provide participants an inside perspective of the Niles Police Department.



The program consists of a series of classes and discussions once a week; on a designated evening from 6:30 pm until 9:30 pm. Enrolment is limited. The classes provide an in depth view of the various aspects of law enforcement. This is an excellent opportunity to learn more about the issues that affect law enforcement in side the Village of Niles and beyond..

To get more info <https://goo.gl/iPoANH>

National Night Out
August 2, 2016
5:30 pm
Oak Park

Niles Police Department
 7000 W. Touhy Ave
 Niles, IL 60714
 847-588-6500
www.nilespd.com

Connect with US!

[WWW.NILESPD.COM](http://www.nilespd.com)

90% of Androids vulnerable to malicious Google Play apps

Whenever you visit the app store - whether it's iTunes or Google Play - you'll find hundreds upon thousands of apps to help you complete a wide variety of virtually any type of task. All seems well, but the hidden truth is that not all of these apps are what they seem.

Case in point? There's a new family of apps riddled with malware, currently being called "Godless" that is "a collection of rooting exploits" that can force your phone to download unwanted apps, show you unwanted ads, and hackers can also have the ability to install a backdoor and spy on its hacked users.

To top it off, hackers are duplicating developer certificates, so while a user might have downloaded an app without the malware, the duplicated certificate could mean that you download the malware when you update the app.

To make matters worse, the malware affects any device running Android 5.1 or earlier, which is 90 percent of ALL Android

devices. On top of that, a reported 850,000 devices have been infected worldwide, with less than 2 percent in the U.S.

The only app named in connection with Godless is an app called Summer Flashlight, which was pulled from the Google Play Store after it was installed up to 5,000 times.

How to stay safe

There are a couple general rules of thumb you need to consider before you blindly download an app.

- **Don't download apps outside of iTunes, Google Play or Amazon.** Both stores have a vetting process and while some malicious apps can slip through the cracks, both stores will work quickly to solve any security issue.
- **Don't download an app** from an unknown developer. Do a little bit of research with a few clicks. Check out the developer's website, other apps and the like. If the developer doesn't seem legitimate, then it probably isn't.

Source: www.komando.com

IRS Scam Continues

We continue to receiving calls regarding the IRS SCAM. They continue to call residents and businesses in tow, making threats of arrest, warrants or lawsuits.

Quick things to remember:

1. Never give out personal information, even if they know your name or other information. They want to verify it to use it later.
2. Do not provide them with any financial information, or send them money in any form.
3. Hanging up is the best cure. Ignore or block the telephone number.



July 4—Independence Day Parade

August 2—National Night Out

Preventing Charity Fraud

The Better Business Bureau released a statement of tips Monday to help donors identify potential red flags in fundraising to help the victims and their families in Orlando, following the deadly shooting early Sunday morning.

"Tragedy inspires people to give, and this terrible tragedy is drawing incredible response already from people all around the world," said H. Art Taylor, President & CEO, BBB Wise Giving Alliance "The best way to help the victims, their families, and the people of Orlando is to make sure that donations end up where they belong. We are already hearing about click-bait schemes and questionable solicitations, and we expect there will be numerous scams and frauds. We urge those generous donors to give wisely so their gifts can do the most good."

BBB Wise Giving Alliance encourages donors to consider carefully and avoid being taken advantage of in circumstances of giving.

1. Check out the charity before donating Find trusted charities that are truthfully providing assistance to the victims and families.
2. Make sure the charity is registered

Most states require charities to register with a state government agency before soliciting for charitable gifts.

3. See if charity has permission to use names and photographs of victims

In the past, some charities raising funds after the Colorado movie theater did not have permission from the families to use names or photographs and therefore were subject to criticism from the victim's families, according to BBB.

4. Know how donations will be used Make sure the description of the intended monies are detailed for where they will be used. Watch out for vague appeals that are not relating to the intended purpose of the funds.

5. Ensure the funds are received and administered by third party BBB stated that if collected monies are administered by a third party such as a bank, CPA or lawyer, it will ensure the funds are use appropriately.

6. Watch out for newly created advocacy organizations Following a violent firearm act such as the one in Orlando, requests from advocacy organizations can generate. Donors can support those efforts however, the groups

may not be tax exempt as charities.

7. Do not click on unfamiliar links Clicking on unfamiliar links can lead you to lookalike websites that will ask you to provide financial information or to click on another link that will download harmful malware into computer.

8. Look for transparent organizations Organizations that provide transparency will post information on accumulated funds and how they were spent on to the website.

9. Compare between newly created and established organization "This is a personal giving choice, but an established charity will more likely have the experience to quickly address the circumstances and have a track record that can be evaluated. A newly formed organization may be well-meaning but will be difficult to check out and may not be well managed," said BBB in a statement.

10. Check for tax deductibility BBB stated that not every organization collecting funds are tax exempt charities under section 501(c)(3) of the Internal Revenue Code. Contributions designated for a specific individual/family are not deductible as charitable donations.