Cover Your Debit Card PIN

Watch out for the person who may be watching you enter you PIN code when you swipe your debit card. If the PIN pad (card reader) has been tampered with, all a crook needs is your PIN code to swipe the money out of your bank account.

But the PIN pad need not be watched by a live human, for some of them might have a small camera watching for your code entry. The safest thing to do is cover the pad while you enter the numbers, a difficult thing to do without practice, but apparently becoming more necessary now that debit card fraud is becoming much more common.

Michaels Craft Store Frauds

> *The U.S. Secret Service [had been] investigating a debit card fraud case that started in Illinois [around early 2011] and has now spread to twenty states. Investigators say crooks tampered with PIN pads in the Michaels checkout lanes, allowing them to capture customers' debit card and PIN numbers. Michaels now confirms that it found . . . ninety compromised PIN pads in eighty of its stores.*

Here's advice for keeping your bank account safe:

1. "Re-PIN your debit card several times a year." Perhaps that is the least effective way to protect your money, for a crook can get into your bank account within hours of when you swiped your card at a bad PIN-pad card reader; check the next suggestion:
2. Use a credit card instead of a debit card. Well, that would solve the problem, but some people use a debit card for good reasons.
3. Keep an eye out at gas stations and at ATM's. That includes covering the PIN pad with one hand while you enter the numbers with the other hand. That may be the

best protection.

4. For after-the-fact protection, check your account information regularly, looking for any suspicious withdrawal, and notify your bank immediately when you see fraud.
5. Don’t use your debit card too often. The safest place may be your bank ATM machine, especially if it is inside the bank itself.

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Child Care Long Beach

The Hobbit – The Movie

The upcoming ***Hobbit*** movies will feature some familiar figures: Orlando Bloom will again play legolas; Sir Ian McKellen, Gandalf; and Elijah Wood, Frodo Baggins. Other interesting participants should include:

- Beorn – Mikael Persbrandt
- Bilbo Baggins – Martin Freeman
- Goblin King – Barry Humphries
- Thorin – Richard Armitage

The two films, in epic fantasy genre, directed by Peter Jackson, are an adaptation of the 1937 novel by J. R. R. Tolkien and are a prequel to *The Lord of the Rings* trilogy.

Regarding the history of the original novel *The Lord of the Rings*, one source has attributed the following to Tolkien: “But for the encouragement of CSL [**C. S. Lewis**], I do not think that I should ever have completed or offered for publication *The Lord of the Rings*.”

To quote from the opening of the book *The Hobbit*:

> *“In a hole in the ground there lived a hobbit. Not a nasty, dirty, wet hole, filled with the ends of worms and an oozy smell, nor yet a dry, bare sandy hole with nothing in it to sit down on or to eat: it was a hobbit-hole, and that means comfort. It had a perfectly round door like a porthole, painted green, with a shiny yellow brass knob in the exact middle.”*