

CAHI MONTHLY NEWS



President's Corner

So things looked pretty good this winter with no significant snowfall for the first half of the season. Just when I thought we may get through unscathed...winter reared its ugly head. I hope all faired the rough weather well.

On Friday, 1/16/2015, Scott Monforte and I had a two hour meeting with our attorney, Kent Mahweeny. The meeting had a two-fold purpose; going over content for the law seminar, and discussing the state standards from a liability and professional standpoint. The standards fail on both levels from an attorneys viewpoint, from the outside looking in. And both Scott and I agree. I am hoping after the law seminar and Kent's presentation, we all can see the benefit of bolstering the standards by which we operate.

From the standpoint of our profession, thin standards such as ours do nothing to raise the level of quality in our profession. We always hear the horror stories about the bad inspections, and as a profession we are not held in high regard. That is because our standards generally allow anybody to get in and do our job. Is that what we really want? It really does not matter that some do it better than others. It is the perception that all inspectors follow the same rules therefore all inspectors are equal, and those that charge more are simply price gouging. Is that how we really want to be perceived? Our standards certainly do not encourage those inspectors whom I hear everyone complain about to step up their game. Raising the bar, making the standards more defined and maybe even more detailed will weed out the bad apples, or at least force them to pick up their game. Improving the standards will not only increase the quality of a home inspection, it will increase the worth. This my friends is something to think about.

And on the liability front, thin standards will only help with liability if you stay within the standards. I have not had one inspector that I have questioned tell me her or she does not go beyond the standards. We are walking the "slippery slope". By the time you read this column, the Law seminar will have already taken place. Those of you who attended will have gotten a good dose of reality from Kent...as always!

Stay warm and be safe!

Stan

MONTHLY MEETING – Details & Info

CAHI's regular monthly meetings are held at the Holiday Inn located at 201 Washington Ave (RT 5), North Haven. Meetings are free to members. Most meetings are on the fourth Wednesday of the month from 7-9pm.

Guests are always welcome! Guests may attend 2 free monthly meetings to experience our presentations, meet our members, and receive a CE attendance certificate.

February 2015 Volume 8, Issue 2

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Meeting Dates	
Feb 17th	Law Seminar Attorney Mawhinney presents home inspection legal issues.
Mar Info	TBA
	Regular Meeting
	Location: <i>(otherwise noted)</i>
	Best Western
	201 Washington Ave.
	North Haven, CT.
	(203) 239-6700



Newsletter Article or Guest Speaker

CAHI will pay \$25.00 to any member who provides us with a guest speaker for one of our monthly meetings or for any article that is submitted and used in the monthly newsletter.

Articles must be a PDF or Word document. Articles should pertain to our industry.

We will review articles for content and reserve the right to edit, use and/or refuse them.

WANTED, A FEW GOOD PEOPLE!

CAHI can be a much more powerful organization and can bring so much more to the table if more members became involved with the board. We have ideas to be explored that can benefit us all. However, the effort to make the month to month operation of our organization takes all of our available time as board members. We ask for volunteers to work on committees that will strengthen our organization and move us far beyond any home inspection organization in the northeast.



We are currently seeking an Information Tech savvy member to operate the back end of our website. We are also looking for help with mailings, web research, etc that can be done from your home, with no requirement to attend board meetings. Anyone interested, please contact me or any other board member.

If you have a story, article, or picture that you would like to share with the other members, or if you would like to get involved in helping our board explore the future of CAHI, let us know. It's your organization, get involved!

Stan Bajerski

Share Your Thoughts and Experiences

As a home inspector, I have seen many unusual things over the years. I am sure all of you have as well. Now that most of us are using photographs in our reports, these unusual items are recorded for posterity. I encourage each and every one of you to consider taking a picture and or an unusual condition that you have come across and write a short article about it. Just a few lines, one page with the picture, and submit it to our newsletter. We really want the membership to become more involved with the organization. Personal stories and encounters are always more interesting to read about.

If there are any products or situations that you would like to have addressed in our newsletter, email me and let me know. I will research and attempt to gather interesting information on the subject for all to read.

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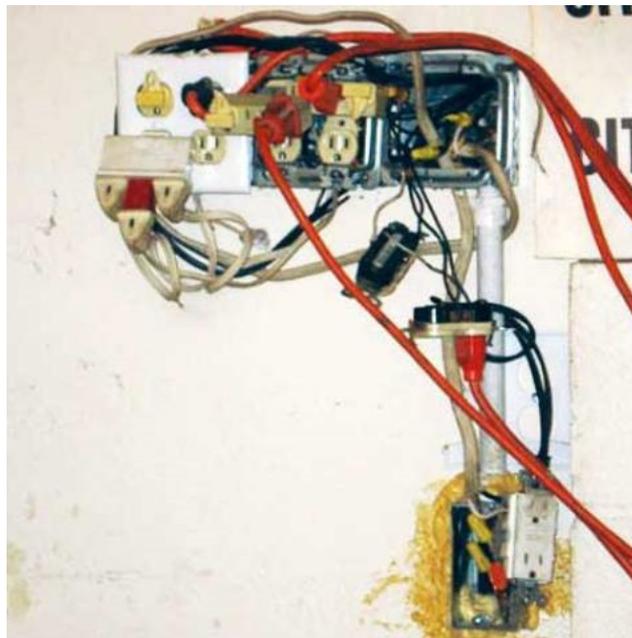
If there are any products or situations that you would like to have addressed in our newsletter, email me and let me know, ading5@aol.com. I will research and attempt to gather interesting information on the subject for all to read.

The Limitations of a Home Inspection

The Home Inspection Defined

A general home inspection is a visual inspection for system and major accessible component defects and safety issues. The inspection is not technically exhaustive. A "general home inspection" and a "home inspection" are the same thing.

A home inspection is designed to reflect, as accurately as possible, the visible condition of the home at the time of the inspection. Conditions at a home for sale can change radically in only a day or two, so a home inspection is not meant to guarantee what condition a home will be in when the transaction closes. It's not uncommon for conditions to change between the time of the inspection and the closing date.



Above: an overloaded outlet with no cover

It's a Visual Inspection

A "visual" inspection means that a home inspection report is limited to describing conditions in those parts of a home that an inspector can see during the inspection. Obviously, parts of the home that are permanently hidden by wall, ceiling and floor cover-

ings are excluded, but so are parts of the home that were inaccessible during the inspection for some other reason. Some reasons might include lack of an access point, such as a door or hatch, or a locked access point, or because an occupant's belongings blocked access, or because of dangerous or unsanitary conditions.

There can be many more reasons. The point is that if an inspector can't see a portion of the home, the inspector can't assume responsibility for ensuring that a safe and proper condition exists or that systems are operating properly in that hidden space.

Safety

Safety can be a matter of perception. Some conditions, such as exposed electrical wiring, are obviously unsafe. Other conditions, such as the presence of mold, aren't as clear-cut.

In the example of the possible existence of mold, it's difficult to accurately call it out during a general home inspection because mold sometimes grows in places where it can't be readily seen, such as inside walls, making its discovery beyond the scope of the inspection. Also, the dangers to human health are from the inhalation of spores from indoor air.

Most people with healthy immune systems have little or no problem with inhaling spores. A few people whose immune systems are compromised by lung disease, asthma or allergies can develop serious or even fatal fungal infections from mold spore levels that wouldn't affect most people. Every home has mold and mold colonies can grow very quickly, given the right conditions. Mold can be a safety concern, but it often isn't. The dangers represented by mold are a controversial subject. Other potential safety issues also fall into this category.



Above: the cutting torch and gutter system of roof drainage management

System Defects

Although the majority of the inspection is visual, most Standards of Practice do require inspectors to operate space and water heating equipment, and air-conditioning equipment, if it can be done without damaging the equipment.

Inspectors will also examine the major accessible components of certain systems as required by the Standards of Practice. Furnace air filters are one example.

A home inspection is not technically exhaustive, meaning that systems or components will not be disassembled as part of the inspection. For example, an inspector will not partially disassemble a furnace to more accurately check the condition of the heat exchanger. Inspectors typically disclaim heat exchangers.

Hazardous Materials

Asbestos, mold, lead, water purity, and other environmental issues or potential hazards typically require a specialist inspection, and may additionally require laboratory analysis.

Home Inspectors are Generalists

Home inspectors are not experts in every home system but are generalists trained to recognize evidence of potential problems in the different home systems and their major components. Inspectors need to know when a problem is serious enough to recommend a specialist inspection. Recommendations are often made for a qualified contractor, such as a plumber or electrician, and sometimes for a structural engineer.

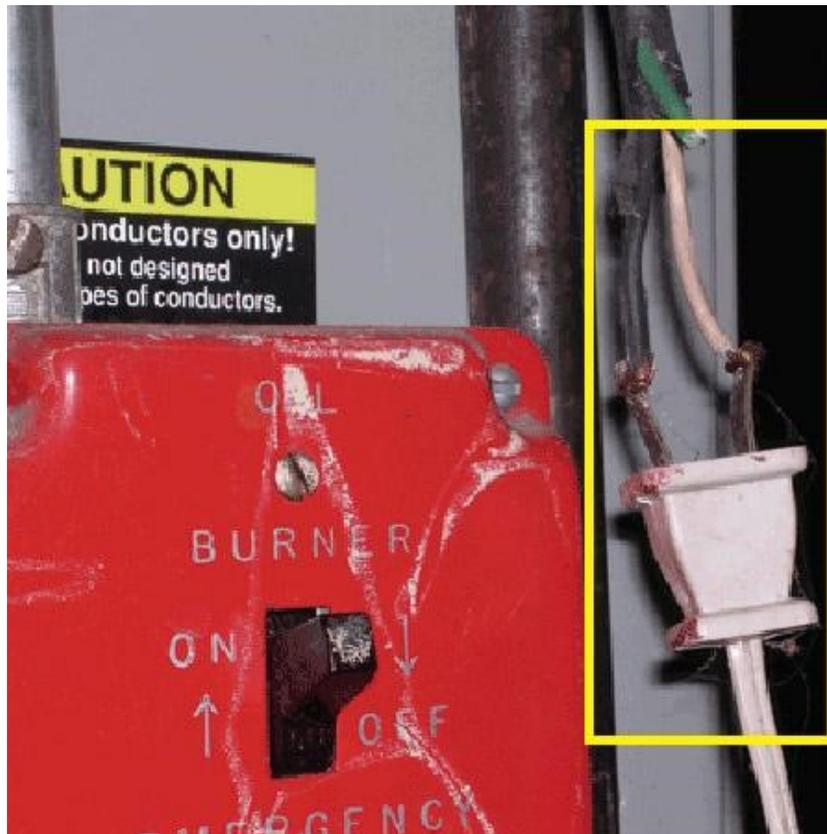


Above: the result of subfloor movement

Inspector Qualifications

Very few home inspectors have been in the inspection industry for their entire working lives. According to many polls, about half the home inspectors have a background in the building trades. Those with a construction background started with a general idea of the systems and components that they might find installed, as well as how those systems age and fail.

This doesn't mean that inspectors with a background in something other than the building trades are not qualified -- only that they started in the inspection industry at a relative disadvantage. Building the skills and developing the judgment to consistently recognize and interpret evidence correctly and make appropriate recommendations are things that can be improved with practice and continuing education.



Above: improper electrical splice

Managing Expectations

Part of a home inspector's job is to manage the expectations of their client. This is especially true when a client has never dealt with a home inspector before. Explaining the limitations of a home inspection to a client will help them develop realistic expectations concerning what to expect from a home inspection report, and what lies beyond the scope of the inspection.

When a home buyer is interviewing inspectors, the buyer should ask about how the inspector handles special safety concerns.

Disclaimers are portions of an inspection agreement or report in which an inspector notifies the client that the inspector will not accept the responsibility for confirming the condition of a portion of the home or of a particular system or component.

Creating realistic expectations in a client's mind will help prevent misunderstandings and promote smooth real estate transactions.

COLD WEATHER FIRE SAFETY



According to the U.S. Fire Administration , an estimated 108,400 winter residential building fires occur each year in the United States

- Have heating equipment and chimneys cleaned and inspected every year by a qualified professional.
- Remember to turn portable heaters off when leaving the room or going to bed.
- Keep anything that can burn at least three-feet away from heating equipment, like the furnace, fireplace, wood stove, or portable space heater
- Burn only dry, seasoned fire wood

STAY WARM



STAY SAFE

New-Tech Ways to Sell Your Home

Lure buyers with virtual fliers, drones or a 3D view.

By [Pat Mertz Esswein](#) See my bio, plus links to all my recent stories., From *Kiplinger's Personal Finance*, March 2015



Thinkstock

These days, [home](#) buyers want to scope out a property even before they visit it. Most use the Internet in their search; half use a mobile device to hunt on the go, says the latest survey of buyers by the National Association of Realtors. Three new tools likely to be used widely within a few years will help agents and sellers grab the attention of today's tech-savvy shoppers.

SEE ALSO: [Explore Homes for Sale in Your Area on Trulia.com](#)

A beacon for buyers. The old standby of paper fliers in a box attached to a yard sign frustrated buyers—and sellers—who often found the boxes empty. Strategies such as posting Quick Response codes (a type of bar code) on yard signs still forced buyers to get out of their cars to scan them. [RealtyBeacon](#) sends info right to your iPhone or iPad, using low-energy [Bluetooth transmitters](#) encoded to respond to RealtyBeacon’s free app. To use the system, an agent attaches a small box with a beacon enclosed to a For Sale sign. When buyers using the app pass within 100 feet of the beacon, they instantly receive photos and details about the home. Beacons can be placed on homes or in landscaping in communities where signs are prohibited. Look for an Android version of RealtyBeacon soon.

An over-the-top perspective. For drama and context, you can’t beat a video tour that features an exterior view of a home taken by a video camera mounted on a small **unmanned aerial vehicle (UAV)**, or drone, flown at low altitude. Such videos are often used to provide a unique perspective of high-end homes with waterfront or large acreage. [Real estate](#)  drones currently operate in a “gray market,” says Colin Snow, [DroneAnalyst.com](#), in Redwood City, Calif. That’s because without express permission for use from the Federal Aviation Administration, the drones violate the FAA’s rules for commercial aviation. If caught, drone operators may be fined up to \$1,100 per violation. In late 2014, the National Association of Realtors advised its members to forgo using the tool. The FAA won’t finalize new rules specifically for UAVs until 2016 or 2017, says Brendan Schulman, a lawyer who specializes in unmanned aircraft at Kramer Levin Naftalis & Frankel, a law firm in New York City. But until then, real estate photographers and agents who have weighed the risks and rewards are still using drones. (See [how drones will transform real estate and five other industries](#).)

A 3D view. The [3D Showcase](#) lets buyers virtually “walk through” a home’s interior in three dimensions, as well as view a 3D floor plan (called a dollhouse view). The 3D Showcase was created by Matterport, a developer and manufacturer of 3D photographic technology, in Mountain View, Calif. To use the service, real estate photographers or [brokerages](#)  must buy a special camera (it costs \$4,500) that rotates on its tripod to capture everything in a room. It takes about an hour to “capture” a whole house, after which the user uploads the results to Matterport. The company then “stitches” together the images and provides a code or link that the seller’s agent can add to a listing.

Matterport CEO Bill Brown says that within a year, the company expects to add design tools so that potential buyers can virtually renovate or redecorate the virtual floor plan. And within two years, buyers should be able to immerse themselves in the space via a virtual-reality headset that they can plug into their smartphones.

Read more at <http://www.kiplinger.com/article/real-estate/T010-C000-S002-new-tech-ways-to-sell-your-home.html#MvcRI4C86vZQzZtC.99>

Now that Ebola and Measles scares have become history ... we are still dealing with the cold, wind and snow. Here are some FAQs from the CDC.

Winter Weather Frequently Asked Questions

On this Page

- What is hypothermia?
- Who is most at risk for hypothermia?
- What are the warning signs for hypothermia?
- What should I do if I see someone with warning signs of hypothermia?
- What is frostbite?
- What are the warning signs of frostbite?
- What should I do if I see someone with warning signs of frostbite?
- What is the wind chill effect?
- Why are infants and older people most at risk for cold-related illness?
- What should I do if I get stranded in cold weather?
- What is the best clothing for cold weather?
- What should I eat and drink during periods of extreme cold?
- How can I heat my home safely?

Provided below are some commonly asked questions regarding severe winter weather and extreme cold.

What is hypothermia?

When exposed to cold temperatures, your body begins to lose heat faster than it can be produced. The result is hypothermia, or abnormally low body temperature. Body temperature that is too low affects the brain, making the victim unable to think clearly or move well. This makes hypothermia particularly dangerous because a person may not know it is happening and won't be able to do anything about it.

Hypothermia occurs most commonly at very cold environmental temperatures, but can occur even at cool temperatures (above 40°F) if a person becomes chilled from rain, sweat, or submersion in cold water.

Who is most at risk for hypothermia?

Victims of hypothermia are most often:

elderly people with inadequate food, clothing, or heating

babies sleeping in cold bedrooms

children left unattended

adults under the influence of alcohol

mentally ill individuals

people who remain outdoors for long periods—the homeless, hikers, hunters, etc.

What are the warning signs for hypothermia?

Adults:

shivering/exhaustion

confusion/fumbling hands

memory loss/slurred speech

drowsiness

What should I do if I see someone with warning signs of hypothermia?

If you notice signs of hypothermia, take the person's temperature. If it is below 95°F (35°C), the situation is an emergency—get medical attention immediately.

If medical care is not available, begin warming the person, as follows:

Get the victim into a warm room or shelter.

If the victim has on any wet clothing, remove it.

Warm the center of the body first—chest, neck, head, and groin—using an electric blanket, if available. Or use skin-to-skin contact under loose, dry layers of blankets, clothing, towels, or sheets.

Warm beverages can help increase the body temperature, but do NOT give alcoholic beverages. Do not try to give beverages to an unconscious person.

After body temperature has increased, keep the person dry and wrapped in a warm blanket, including the head and neck.

Get medical attention as soon as possible.

A person with severe hypothermia may be unconscious and may not seem to have a pulse or to be breathing. In this case, handle the victim gently, and get emergency assistance immediately. Even if the victim appears dead, CPR should be provided. CPR should continue while the victim is being warmed, until the victim responds or medical aid becomes available. In some cases, hypothermia victims who appear to be dead can be successfully resuscitated.

What is frostbite?

Frostbite is an injury to the body that is caused by freezing. Frostbite causes a loss of feeling and color in affected areas. It most often affects the nose, ears, cheeks, chin, fingers, or toes. Frostbite can permanently damage the body, and severe cases can lead to amputation.

What are the warning signs of frostbite?

At the first signs of redness or pain in any skin area, get out of the cold or protect any exposed skin—frostbite may be beginning. Any of the following signs may indicate frostbite:

- a white or grayish-yellow skin area
- skin that feels unusually firm or waxy
- numbness

Note: A victim is often unaware of frostbite until someone else points it out because the frozen tissues are numb.

What should I do if I see someone with warning signs of frostbite?

If you detect symptoms of frostbite, seek medical care. Because frostbite and hypothermia both result from exposure, first determine whether the victim also shows signs of hypothermia, as described previously. Hypothermia is a more serious medical condition and requires emergency medical assistance.

If (1) there is frostbite but no sign of hypothermia and (2) immediate medical care is not available, proceed as follows:

Get into a warm room as soon as possible.

Unless absolutely necessary, do not walk on frostbitten feet or toes—this increases the damage.

Immerse the affected area in warm—not hot—water (the temperature should be comfortable to the touch for unaffected parts of the body).

Or, warm the affected area using body heat. For example, the heat of an armpit can be used to warm frostbitten fingers.

Do not rub the frostbitten area with snow or massage it at all. This can cause more damage.

Don't use a heating pad, heat lamp, or the heat of a stove, fireplace, or radiator for warming. Affected areas are numb and can be easily burned.

Note: These procedures are not substitutes for proper medical care. Hypothermia is a medical emergency and frostbite should be evaluated by a health care provider. It is a good idea to take a first aid and emergency resuscitation (CPR) course to prepare for cold-weather health problems. Knowing what to do is an important part of protecting your health and

the health of others.

What is the wind chill effect?

As the speed of the wind increases, it can carry heat away from your body much more quickly. When there are high winds, serious weather-related health problems are more likely, even when temperatures are only cool.

Visit the National Weather Service Web site for a Windchill Chart (shows the difference between air temperature and perceived temperature and amount of time until frostbite occurs), Wind Chill Calculator, and information on the updated Wind Chill Temperature Index.

[National Weather Service Windchill Chart](#)

Why are infants and older people most at risk for cold-related illness?

Infants lose body heat more easily than adults; additionally, infants can't make enough body heat by shivering. Infants less than one year old should never sleep in a cold room. Provide warm clothing and a blanket for infants and try to maintain a warm indoor temperature. If the temperature cannot be maintained, make temporary arrangements to stay elsewhere. In an emergency, you can keep an infant warm using your own body heat. If you must sleep, take precautions to prevent rolling on the baby. Pillows and other soft bedding can also present a risk of smothering; remove them from the area near the baby.

Older adults often make less body heat because of a slower metabolism and less physical activity. If you are more than 65 years of age, check the temperature in your home often during severely cold weather. Also, check on elderly friends and neighbors frequently to ensure that their homes are adequately heated.



Tie a brightly colored cloth to the antenna as a signal to rescuers.

Move anything you need from the trunk into the passenger area.

Wrap your entire body, including your head, in extra clothing, blankets, or newspapers.

Stay awake. You will be less vulnerable to cold-related health problems.

Run the motor (and heater) for about 10 minutes per hour, opening one window slightly to let in air. Make sure that snow is not blocking the exhaust pipe—this will reduce the risk of carbon monoxide poisoning.

As you sit, keep moving your arms and legs to improve your circulation and stay warmer.

Do not eat unmelted snow because it will lower your body temperature.

What is the best clothing for cold weather?

Adults and children should wear:

- a hat
- a scarf or knit mask to cover face and mouth
- sleeves that are snug at the wrist
- mittens (they are warmer than gloves)
- water-resistant coat and shoes
- several layers of loose-fitting clothing

Be sure the outer layer of your clothing is tightly woven, preferably wind resistant, to reduce body-heat loss caused by wind. Wool, silk, or polypropylene inner layers of clothing will hold more body heat than cotton. Stay dry—wet clothing chills the body rapidly. Excess perspiration will increase heat loss, so remove extra layers of clothing whenever you feel too warm. Also, avoid getting gasoline or alcohol on your skin while de-icing and fueling your car or using a snow blower. These materials in contact with the skin greatly increase heat loss from the body.

Do not ignore shivering. It's an important first sign that the body is losing heat. Persistent shivering is a signal to return indoors.

What should I eat and drink during periods of extreme cold?

Eating well-balanced meals will help you stay warmer. Do not drink alcoholic beverages—they cause your body to lose heat more rapidly. Instead, drink warm, sweet beverages such as hot chocolate to help maintain your body temperature. If you have any dietary restrictions, ask your doctor.

How can I heat my home safely?

If you plan to use a wood stove, fireplace, or space heater, be extremely careful. Follow the manufacturer's instructions as well as the advance home safety measures on page 4 and remember these safety tips:

Store a multipurpose, dry chemical fire extinguisher near the area to be heated.

Do not burn paper in a fireplace.

Ensure adequate ventilation by opening an interior door or slightly opening a window if you must use a kerosene heater.

Use only the type of fuel your heater is designed to use—don't substitute.

If your heater has a damaged electrical cord or produces sparks, don't use it.

Use fireplaces, wood stoves, and other combustion heaters only if they are properly vented to the outside and do not leak flue gas into the indoor air space. Make sure chimneys and flues are cleaned periodically.

Do not place a space heater near things that may catch on fire, such as drapes, furniture, or bedding.

News and Resources – Snow Shoveling

This pair of safety reminders is from the National Safety Council.

Snow Shovel Removal Safety

Keep yourself safe from injury by taking these precautions:

Individuals over the age of 40, or those who are relatively inactive, should be especially careful.

If you have heart trouble, do not shovel without a doctor's permission.

Do not shovel after eating or while smoking.

Take it slow! Pace yourself. Be sure to stretch out and warm up before taking on the task.

Shovel only fresh snow.

Push the snow as you shovel.

Do not pick up too much at once.

Lift with your legs bent, not your back. Keep your back straight.

Do not work to the point of exhaustion. If you run out of breath, take a break.

Dress warmly.

According to Nationwide Children's Hospital in 2011, averages of 11,500 snow shoveling-related injuries were treated from 1990 to 2006 with nearly 100 deaths related to snow removal.

Snow Blower Safety

Be safe with these tips from the American Society for Surgery of the Hand and the American Academy of Orthopedic Surgeons:

If the blower jams, turn it off.

Keep your hands away from the moving parts

Do not drink alcohol and use the snow blower

Be aware of the carbon monoxide risk of running a snow blower in an enclosed space

Refuel your snow blower when it is OFF, never when it is running

The Anthem Insurance Breach: What Do You Do Now?

Tens of millions of Americans could be victims of the latest corporate data breach, this one at Anthem Insurance. Unknown hackers apparently stole Personally Identifiable Information (PII) from current and former Anthem customers, including names, addresses, Social Security numbers, dates of birth and other information that can be used for identity theft.

Anthem has set up a separate website with information for potential victims. Whenever a data breach is involved, Better Business Bureau recommends first going directly to a company's main website and following links to dedicated information pages for customers.

Scammers have already taken advantage of the data breaches and subsequent confusion to set up spoof websites and send phishing emails with disguised links.

This comes amid the growing problem of tax identity theft, in which stolen personal information is used to file tax returns and claim refunds under victims' names.

BBB offers the following suggestions for consumers concerned that their PII has been stolen (also available at bbb.org/breach):

- Do not take a "wait and see" approach. The type of information stolen in this case is much more sensitive and valuable than credit or debit card data. You must act quickly. Breaches involving Social Security numbers have the potential for much wider-ranging problems for victims, and the damage can be difficult to repair.
- Consider taking a preemptive strike by freezing your credit reports. This will not impact existing credit cards and financial accounts, but will create a roadblock for thieves seeking to open fraudulent accounts using your personal information.
- At a minimum, if you know your Social Security number has been compromised, place a fraud alert on your credit reports. While less effective than a freeze, this will provide an extra layer of protection. Click here to learn more about security freezes and fraud alerts.
- Take advantage of the free credit monitoring services Anthem will be offering to breach victims. While this is not a preventative measure, this will alert you to new accounts or inquiries using your Social Security number so that you can act quickly to repair the damage.
- Vigilance is key. Regularly check your credit reports at annualcreditreport.com for unauthorized charges or other signs of fraud. (NOTE: This is the only free credit report option authorized by the Federal Trade Commission.)
- For more information and complete step-by-step guidance on repairing the damage caused by identity theft, visit the FTC's identity theft resources.

Expect that scammers will take advantage of this data breach to send out phishing emails and other messages that appear to be from Anthem, a credit bureau or other legitimate companies. Do not click on links from any email, text or social media messages about this or any other data breach.

For all **businesses** that collect customer information:

- Make sure you protect your customers' data. If a data breach can happen to a major corporation with significant data security measures in place, it can happen to any business. Check out BBB's updated online guide [Data Security - Made Simpler](#) for free information on how to create a data security plan.

NOTE: According to its BBB Business Review, Anthem Inc. also operates as Wellpoint, Inc., Anthem Blue Cross & Blue Shield, and Administar Federal, Inc. However, not all Blue Cross & Blue Shield companies are part of the Anthem network. If you aren't sure if your insurer is affected by this data breach, call the number on the back of your card or go directly to your insurer's website.



Phishing Scam Spoofs BBB Questionnaire; Businesses Warned Not to Click

Better Business Bureau is warning businesses not to click on an email that claims to be a "BBB SBQ" (Standard Business Questionnaire). The email appeared during the first week of February after it was mailed to tens of thousands of businesses across the country.

The fake BBB email has a ZIP file attachment that links to a site that can download malware on the user's computer. Such attachments may also contain a malicious mini-program that installs itself when clicked, compromising data and infecting other computers on a network.

Click to see fake BBB phishing email in PDF format.

Spoofing well-known and trusted brands is a common scam tactic. Government agencies such as the IRS and the FBI, and Fortune 500 companies have been spoofed in similar phishing campaigns that targeted consumers and businesses alike.

According to Ben Steinberg, Chief Information Officer for the Council of Better Business Bureaus, "As soon as we heard about the scam, we immediately notified our security vendors. We have a structure in place to quickly address and mitigate the impact of scammers who use our name. Our highest priority is protecting the public."

The emails appeared to come from "BBBL.org," which is not a legitimate BBB domain name, although it is clearly designed to look official.

The domain name was created last October and is registered to an individual in Antwerp, Belgium. It's not immediately clear if the domain owner is directly involved in the phishing scam, however, BBB will be turning over its information to the FBI and Interpol for further investigation.

BBB offers this advice to anyone who receives this or other unsolicited emails with links or attachments:

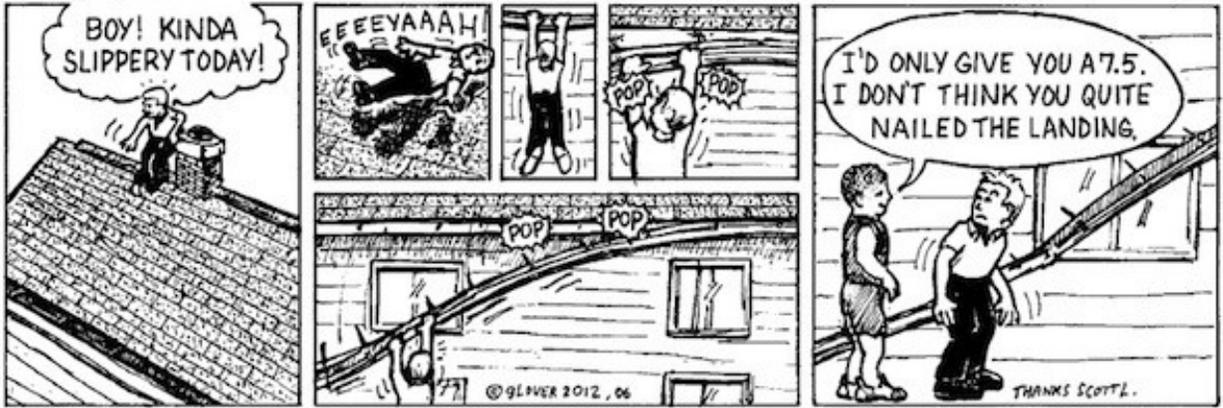
- Do not click on links or open attachments in unsolicited email.
- If your email program allows it, tag the email as spam.
- Report the email to your Internet Service Provider.
- If you are unsure if an email is legitimate, call your BBB at 860-740-4500 (*not* the telephone number listed in the email).

Check out BBB Scam Stopper in our "Get Consumer Help" section for additional information on scams, and our business resources section for help preventing them.



Homey Spector

Ted Glover



Homey Spector

Ted Glover

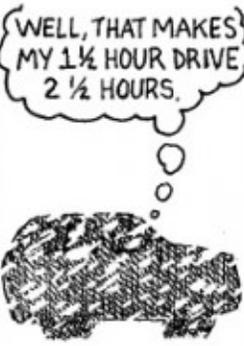


Homey Spector

Ted Glover



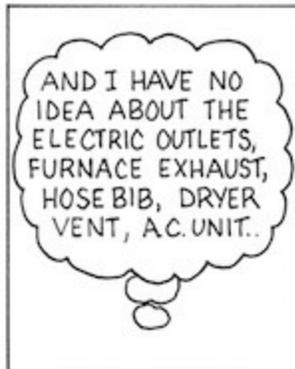
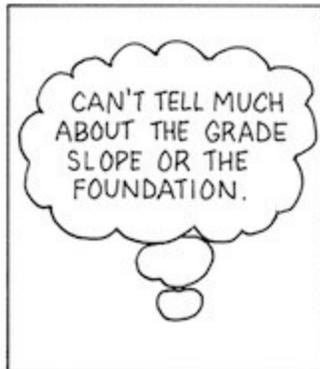
HOMEY SPECTOR



TED GLOVER



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Committee Member		Dwight Uffer		
Committee Member		They have served as our primary leaders and in other capacities since 1992.		
		Please thank them for their service when you have a chance.		
			<p><i>The Licensing Board meetings are held at 9:30 am Dept of Consumer Protection 165 Capitol Avenue. Hartford The public is always welcome.</i></p>	

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