

LAW OFFICES OF KIM MICHAEL CULLEN, P.A.

LIFE, LIBERTY,
AND THE LAW**Card Skim Scammers**

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BIRTHDAY CONTEST WINNER

Thanks for all of your interesting and creative ideas

Despite receiving many great suggestions (all from female readers, by the way), congratulations go out to M.R., who will receive a \$50.00 VISA gift card from me for giving me the best birthday gift suggestion for my wife. M.R.'s suggestion was to focus on something romantic - an "experience", rather than an item. One of her specific suggestions was a boat tour, and my wife loves cruising the lakes and canals of Winter Park. My wife's birthday is not until later in the month, so I will let you know next month how she liked the cruise.

I hope that everyone reading this newsletter enjoyed a peaceful Easter, Passover, or other spring season holiday. My wife and I trekked our family over to Clearwater to spend a long weekend with my in-laws, and the families of two of my wife's sisters who live in New York and London, respectively. As usual, my in-laws were incredibly gracious hosts -- and that means something when you are hosting six adults and eight children ranging in age from 14-years to 8-months.

I particularly enjoy spending time with my brother-in-law, Richard Pattle, who is English and has recently retired as a career Officer and helicopter pilot in the Royal Air Force. Inevitably, much of our time is spent comparing life in Britain to life in the United States. While I know that Richard very deeply loves his country and its over one thousand years of culture and tradition, there is always a certain wonder and admiration in the way he talks about our country. I think Richard feels something when he visits that many of us perhaps have forgotten -- that practically anything is possible here. Richard is fascinated by the idea that in the United States anybody can "make it" if they are smart enough and work hard enough. I don't know if Richard is right or not, but every time he visits I am reminded that there is something special about the American psyche (or at least the world's perception of it), and it makes me very proud to be an American son. We only need to keep the flame of hope alive in these difficult times, and to remember that we have incredible opportunities in our lives -- just by being born Americans. Let's not waste the opportunities we've been blessed with.

Those of you who are incredibly attentive to details may notice that we skipped a month (at least on paper) with this newsletter. Instead of publishing an April edition in the middle of the April, I decided to go ahead and publish this issue now and call it the May edition. This seems to be more in keeping with how magazines and other publications do it. We're still learning here, after all.

LIFE, LIBERTY, AND THE LAW

Skim Scam Is A Flim Flam

Thieves using credit card skimmers to gain access to bank accounts and credit information are striking more frequently all across Central Florida, and in a variety of ways. In the last few months skimming devices have been found attached to gas pumps, bank ATM machines, ATM machines at grocery stores, and handheld skimmers have even been found in the pockets of fast food workers.

Credit card skimmers – in their simplest form – simply read the information found in the magnetic strips on the backs of credit cards, debit cards, and even drivers' licenses. These devices by themselves can be used to steal credit card information, but thieves have become more ingenious in their methods of gaining direct access to cash in bank accounts by debit cards. Card skimmers used in combination with cameras or keypad readers to record PIN numbers mean trouble for debit card users.

Here's how a typical ATM skimming scam works. Sometime when ATM traffic is slow, a criminal will approach an ATM and quickly attach two devices with adhesive (either double-sided tape or glue). One device is a thin metal rectangle that might look like metal trim on the ATM machine. Instead, the metal strip is actually an extremely tiny

micro-camera that records the keystrokes while patrons key in their PIN numbers. In other instances, criminals place a thin keypad with a small built-in transmitter over the real keypad. When the customer enters her PIN number, the keystrokes are submitted to a radio receiver positioned nearby.

The primary device in this scam is a card reader or skimmer which is stuck directly over the bank's actual card reader. When an unsuspecting ATM customer sticks his debit card in the machine, the debit card actually passes through the criminal's skimmer on its way to and from the real card



reader. From the customer's perspective, the ATM transaction completes just like normal, but now the criminal has the information from the debit card, as well as the customer's PIN number.

Credit card readers

come in a variety of shapes and sizes, with some being small enough to fit into a person's pocket. Local police recently broke up a card skimming scam involving fast food employees who were employing the pocket-sized card readers to quickly record card information after running it through the restaurant's reader.



Law enforcement and other officials offer the following advice to avoid being victimized by credit card skimmers:

- Use card reading devices only in locations that are normally watched, or where it would be difficult for a criminal to install a rogue card reader, such as at a store register or counter or inside a bank or store.
- Cover the ATM keyboard with your hand while you input your PIN, in the event that criminals are using hidden cameras to try to record your PIN number.
- Closely examine the face and area around the ATM you are using. If anything looks unusual or different, do not use the machine and report your suspicions to the bank.
- If your card does not read smoothly, or if you have any difficulty retrieving your card from the ATM machine, report this to the bank or owner of the ATM.

College Courses For Students On A Budget

With recent economic conditions making it more and more financially challenging to pursue a college education, students may find some relief in more convenient, cutting-edge solutions. On-line educators like www.straightline.com offer core college courses at very competitive prices – sometimes as low as \$100.00 per course.

While on-line courses have been offered by existing colleges and universities for some time, these courses have not generally been heavily promoted. After all, brick-and-mortar colleges and universities generate a lot of revenue by packing first and second-year college students into large classes that cover the core liberal arts curriculum. Because on-line educators don't have to pay to build and maintain a physical plant or campus, on-line educators can offer courses much less expensively than traditional schools.

Quality on-line educators offer the same courses, and utilize the same textbooks and other materials used by traditional colleges and universities. Grading is done in the same fashion, too. Help or tutoring is generally provided by e-mail, chat room, or instant messaging.

These on-line courses represent a cheaper and more convenient way to earn these basic credits, albeit without many of the trappings of "college life". However, on-line providers like www.straightline.com do not offer degrees, and there is no guarantee that credits offered and earned at every on-line educator will be accepted by every college or university. Students would be wise to check with their ultimate college or university of choice to make sure that on-line credits will transfer.

LIFE, LIBERTY, AND THE LAW

Can't Beat Soap and Water

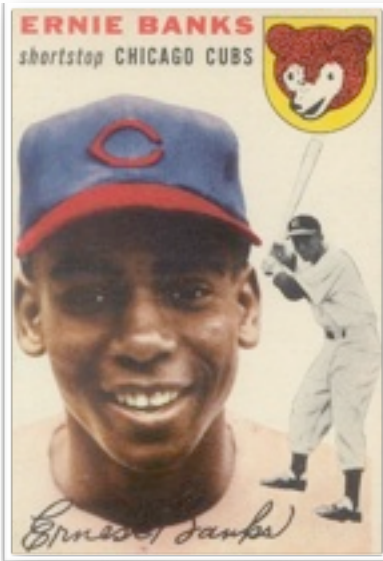
The U.S. Food and Drug Administration recently issued word that it is taking a much closer look at the chemical Triclosan, a widely-used antibacterial and antifungal agent. Triclosan is found in a huge variety of household products including toothpaste, mouthwash, deodorant, facial wash, and even in the fabric of some clothing items and childrens toys.

However, most of the recent attention to Triclosan involves its use in antibacterial soaps. Recent studies suggest that Triclosan has a tendency to affect the body's endocrine system, and may actually reduce the body's ability to

fight off infectious bacteria. In fact, a 2005 FDA advisory panel concluded that regular soap and water cleans just as well as antibacterial soap - without the risk of creating resistant bacteria.

Triclosan has already been banned or restricted in several countries in Europe. There is now a movement in the U.S. to at least restrict the use of Triclosan in products for children, as well as products that come into direct contact with food.

It is important to note that Triclosan does not appear in most commonly-sold hand sanitizers (most of them use alcohol to kill germs), although a few of these products do contain it. A quick review of the listed ingredients on your next purchase is probably not a bad idea.



Proof That Happier People Actually Live Longer

Researchers at Wayne State University have recently completed a new study that suggests that people who are happier or more emotionally positive actually live longer lives.

In this particular study, scientists looked at facial photographs of established and aspiring Major League Baseball players taken before the 1952 season. Scientists have long been able to correlate a relationship between facial expression and emotion, so each player's photograph was scored on a scale designed to measure smile intensity as a gauge of emotional happiness. Because of the broad amount of information available regarding professional athletes, researchers were then able to track the players lives and deaths and account for outside factors that might have affected longevity.

The Wayne State study showed a remarkable correlation between the intensity of the players' smiles and their lifespan. Players who beamed an intense, happy smile lived five to eight years (presumably happy years) longer than the players who smiled only a little or not at all.

This study correlates with similar research completed earlier in the decade that correlated smile intensity with marriage stability and career satisfaction. However, this is the first such test to show a connection between happiness and a biological outcome: long life. Keep smiling.

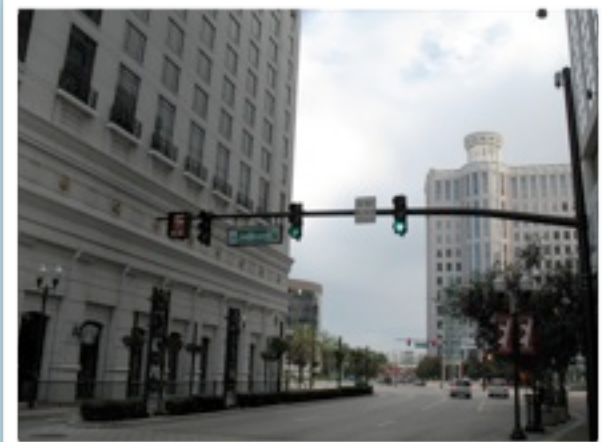
Digital Display Directing Drivers Downtown

New technology is being put in place to ease congested traffic in downtown Orlando. The City of Orlando recently announced the start of installation of Phase 1 of an Intelligent Transportation System (ITS) for the downtown area. This addition comes as a benefit of the federal stimulus package passed by Congress and signed into law by President Obama last year.

Phase 1 of the ITS will cover approximately 83 traffic lights from Colonial Drive in the north, to South Street in the south, and from Hughey Avenue in the west, to Rosalind Avenue in the east. Phase 1 involves the installation of hundreds of new sensors and cameras, and miles of new fiber optic cable that will allow the new sensors and cameras to be connected to a sophisticated computer system run by technicians at a central location.

Currently, when traffic accidents or special events such as parades, concerts, or sports games snarl downtown Orlando traffic, police officers or traffic engineers have to make their way to individual intersections in order to control the traffic lights manually at the signal box. With the new ITS, technicians can alter the light timing and sequences in real time by computer.

City officials hope to have the work completed by November 2010, and say that traffic should be largely unaffected by the work since it will mostly be underground.



LIFE, LIBERTY, AND THE LAW

TERRY'S TECH NEWS & VIEWS

A practical approach to energy policy is to continue to work on reducing our dependence on oil over time -- not try to eliminate it overnight.

One way of doing this is to continue to develop electrical means of transportation.

The city of Christchurch, New Zealand is the home of possibly the "next big thing" in urban electric transportation. Christchurch is the home of the makers of the Yike Bike.

The Yike Bike is a single-rider, folding, battery-powered, electric, upright people mover. It weighs approximately 10 kilograms (22 lbs), and charges with regular house current. The bike folds to the size of briefcase and can be easily stored in a closet or under a desk.

The Yike Bike's battery will recharge over a 1,000 times before requiring replacement. A quick charge takes about 20 minutes, and a 20 minute charge will allow for approximately 10 kilometers (6 miles) of travel. Top speed is 25 kilometers per hour (approximately 16 mph). The bike features a larger front wheel and a small rear wheel - similar to the first bicycles. It also has anti-skid brakes to make it more sure-footed.



The earliest Yike Bike costs around \$4,450.00. Mass production should bring the price down significantly.

The Yike Bike folks have an interesting website with a video that should not be missed. Visit www.yikebike.com.

Terry McCamie is our Case Manager. Terry loves cars and writes a monthly column on automotive and transportation issues.

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