

# *El Dorado Realty, Inc.*

## NEIGHBORHOOD VOICE

Volume XVIII, Issue X

“Celebrating over 35 years of service”

October 2011



FROM THE DESK OF

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It's pumpkin time again and I saw recently where pumpkins would be in short supply. I'd run right out and buy one if I wasn't sure that by Halloween it would be just pulp on the porch. I think I'll stick with my plastic one, unless the City Council decides to mount a campaign to rid the City of all plastic? Now I hear we are supposed to get a permit to paint our house numbers on the curb?

At least we in the Fifth district have a reasonable councilperson, who tries to work with the important issues facing our City. Although it appears we may not have Gerrie Schipske as our

councilperson much longer, I see that she is going to make a bid for the State Representative from our District. I personally wish her well. She is a strong advocate for transparency in government, which I see as extremely important in our current political environment. Recent published salaries and pensions of our civil servants should be enough to wake any one up. The figures seen for our city are dwarfed by those of the California State University retirees, many in excess of \$200,000 per year, no wonder the student fees keep rising. This state still offers competitive tuition, but not like it was in the years I attended CSULB. Well, you say, that was when dinosaurs roamed the earth, but in fact I graduated in 1989, having attended night school for many years.

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I was sorry to have missed the Good Neighborhood Festival & Picnic on September 24<sup>th</sup>, I understand it was very well attended and not only fun, but very interesting, with a great number of booths and activities presented.

A lot of times in real estate, one has to put business before social events. Right now there are many good bargains available throughout our City and luckily I have a few clients anxious to take

advantage of the timing and I was busy showing property.

I have one approved Short Sale listing myself that I feel would be a great buy for a young couple just starting out, or as income property for anyone looking for rental property. The home, located right here in our neighborhood, is a two bedroom, one bath, and original owner, very well maintained. The bank has approved the sale, with a satisfactory net to them, at an asking price of \$341,000.

A young buyer, or couple, could actually get into this home for less than \$10,000 down and have payments of approximately \$2,100 per month, including taxes and insurance. FHA loan rates continue to be great at 3.75 to 4.00%, and conventional loans at 4.25%.

An investor putting 25% down at a rate of 4.50% would have monthly payments of \$1736 including taxes & insurance. I recently rented a home, very much like this for \$1,750 per month to a very well qualified tenant.

The home is close by, but doesn't have a sign on it per the Owners request, I will be glad to make an appointment to show at any time, just give me a call. This particular home was my listing, I can assure you there are many out there that are similar good buys. Now couldn't be a better time to invest

in real estate. As I have said often before, over the years real estate still is your best investment, bar none!

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We have been experiencing a few incidents in and around our neighborhood and I received a couple of good communications lately, that I would like to pass along.

## Buying a Car Online;

### FBI Press Release

“You can buy almost anything over the Internet,—including clothes, a pizza, music, a hotel room, even a car. And while most transactions are conducted lawfully and securely, there are instances when criminals insert themselves into the marketplace, hoping to trick potential victims into falling for one of their scams.

Today, the FBI’s Internet Crime Complaint Center (IC3) issued an alert about a specific type of cyber scam that targets consumers looking to buy vehicles online.

How the scam works. While there are variations, here’s a basic description: consumers find a vehicle they like, often at a below-market price, on a legitimate website. The buyer contacts the seller, usually through an e-mail address in the ad, to indicate their interest. The seller responds via e-mail, often with a hard-luck story about why they want to sell the vehicle and at such a good price.

In the e-mail, the seller asks the buyer to move the transaction to the website of another online company....for security reasons....and then offers a buyer

protection plan in the name of a major Internet company (e.g., eBay). Through the new website, the buyer receives an invoice and is instructed to wire the funds for the vehicle to an account somewhere. In a new twist, sometimes the criminals pose as company representatives in a live chat to answer questions from buyers.

Once the funds are wired, the buyer may be asked by the seller to fax a receipt to show that the transaction has taken place. And then the seller and buyer agree upon a time for the delivery of the vehicle.

What actually happens: The ad the consumer sees is either completely phony or was hijacked from another website. The buyer is asked to move from a legitimate website to a spoofed website, where it’s easier for the criminal to conduct business. The buyer protection plan offered as part of the deal is bogus. And the buyer is asked to fax the seller proof of the transaction so the crooks know when the funds are available for stealing.

And by the time buyers realize they’ve been scammed, the criminals—and the money—are long gone.

#### Red flags for consumers:

Cars are advertised at too-good-to-be true prices.

Sellers want to move transactions from the original website to another site.

Sellers claim that a buyer protection program offered by a major Internet company covers an auto transaction conducted outside that company’s website.

Sellers refuse to meet in person or allow potential buyers to inspect the car ahead of time.

Sellers who say they want to sell the car because they’re in the U.S. military about to be deployed, are moving, and the car belonged to someone who recently died, or a similar story.

Sellers who ask for funds to be wired ahead of time.

From 2008 through 2010, IC3 has received nearly 14,000 complaints from consumers who have been victimized, or at least targeted, by these scams. Of the victims who actually lost money, the total dollar amount is staggering: nearly \$44.5 million.

If you think you’ve been victimized by an online auto scam, file a complaint with IC3. Once complaints are received and analyzed, IC3 forwards them as appropriate to a local, state, or federal law enforcement agency.”

I had a similar experience recently when I advertised a rental property on Craig’s List. I got a call from an interested tenant who was suspicious of a person offering to rent my property for significantly less than I was asking. Evidently someone had copied my information and put out an advertisement of their own. I reported the incident and immediately removed the address from my Adv., so that scammers would be less likely to use my information.

We have had some break-ins recently, and this next bit of information may well prove valuable.

# Long Beach Police Department

## EAST DIVISION CRIME ALERT INCREASED RESIDENTIAL BURGLARIES

### HOW TO PREVENT A BREAK-IN

- ◆ Remember, an unlocked lock is not a lock. Always lock your doors and windows even when leaving for just a minute.
- ◆ Don't leave notes indicating you are not at home or when you will return.
- ◆ Familiarize yourself with the people and cars in your neighborhood.
- ◆ Watch out for suspicious people knocking on doors. They may be a potential burglar checking to see if anyone is home. Please call for police assistance if you suspect a person has suspicious intentions.
- ◆ Screen all work crews and contractors appropriately.
- ◆ Never have a name or identification tag attached to your house keys or on the front of your home. If they are ever lost or stolen you might get an unwelcome visitor.
- ◆ Never leave a house key hidden outside your home whether it's under a doormat, in or under a flowerpot, under a rock or on a door ledge.
- ◆ Keep your garage door closed and locked when you are not in or near it. Burglars can enter an open garage and remove bikes, tools and other expensive items in just a few seconds.
- ◆ Keep trees and bushes trimmed so they do not block the view into your home or looking out. Overgrown trees and shrubs can also provide concealment for burglars and large tree limbs make great ladders for burglars.
- ◆ Make sure that your address numbers are visible both at night and during the day. Also include them on your back fence if your property is adjacent to an alley, as this will assist police in locating your residence in the case of an emergency.
- ◆ Lighting is the number one deterrent of crime, so always keep your home well lit.
- ◆ Keep your porch light on during the night or consider installing a photocell sensor. This sensor will automatically turn your lights on at dusk and off at dawn.
- ◆ Use timers throughout your house for times when you may not be home.
- ◆ Invest in a burglary alarm system. Burglar alarms in addition to good locks and lighting add an extra means of security to your home.
- ◆ Engrave your valuables with your California drivers license number. This makes your property more difficult to pawn and helps law enforcement to identify your property, if it is recovered.
- ◆ Remember, if you come home and see a broken window, open door or evidence that someone has been in your home, DON'T GO IN! Phone the police immediately!



Long Beach Police Department  
Police Communications Center  
Emergency: 9-1-1  
Non-Emergency: 562-435-6711

Headquarters: 562-570-7260

East Division:  
4800 Los Coyotes Diagonal  
Long Beach, CA 90815  
Phone: 562-570-5880

E-mail:  
LBPDEAST@longbeach.gov

**IF YOU WITNESS SUSPICIOUS ACTIVITY, PLEASE CALL THE LONG BEACH POLICE DEPARTMENT IMMEDIATELY. WHILE SOME SUSPICIOUS ACTIVITIES MAY HAVE INNOCENT EXPLANATIONS, THE POLICE DEPARTMENT WOULD RATHER INVESTIGATE A SITUATION AND POSSIBLY DETER A CRIME, THAN TO BE CALLED ONCE IT IS TOO LATE. YOUR NEIGHBORS WILL APPRECIATE IT!**

# **FREE PROPERTY EVALUATION**

**NO STRINGS ATTACHED!**

Evaluation compares the features of your home to recent homes sold and yields realistic Market Value through the Sales Cost Analysis approach.

**Ron Beeler**

**El Dorado Realty Inc.**

**(562) 243-0645 or 429-0686**



**Great starter home or  
investment property. Bank  
approved Short Sale, at  
\$341,000**



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