Senior Citizen Safety & Scam , Conn Protection

Crime prevention is everyone's responsibility.

Report all crimes to the police no matter how minor, or embarrassing, it might be.

Prevention Power

The following tips help you reduce your risk of being a crime victim. The common-sense actions also empower you by building confidence in your ability to protect yourself and to be independent.

Good Neighbors -- the Frontline Defense

- Work out a buddy system with a neighbor. Check on each other every day.
- Let neighbors know when you go on a trip so they can keep an eye on your house or apartment. Return the favor when they go away.
- Join a Neighborhood Watch Group.

At Home

- Lock up! Get good locks and use them. Exterior doors should have a deadbolt lock. Sliding glass doors should have a special lock, and you should use a pole about the size of a broom handle in the door track. A good lock or special device should be used for ground floor windows.
- Light up! Make sure all porches, entrances, and yards are well-lighted. Use timers when you are away or plan to come home after dark.
- Use a wide-angle peephole (installed at your height) to identify people who come to the front door.
- Ask all service and sales people for identification before you allow them into your home. Don't hesitate to call employers for verification.
- Be sensible about keys. Don't put an address tag on your key ring, and don't hide an extra key under a doormat or flower pot.
- Hang up immediately on harassing or obscene phone callers. If the caller persists, call police and the phone company.
- Use direct deposit for Social Security or pension checks.
- Keep emergency numbers for police, fire, and paramedics by the telephone.
- Mark valuable property--such as televisions, VCRs, cameras--with a personal identification number recommended by a law enforcement agency. Make a photographic inventory of jewelry

and antiques. Also, make a listing for insurance purposes with descriptions, makes, and serial numbers.

- If you suspect a burglar has broken into your home, don't go in. Go to a neighbor's and call the police.

When Driving

- Always lock your car doors. Never leave keys in the ignition when you leave the car, even for a few minutes.
- When you drive, keep the doors locked and windows up; and when coming to a stop at an intersection, leave sufficient room between your car and the car stopped in front of you. This will allow you to pull out and drive away if necessary. Park in well-lighted, busy areas.
- Don't leave packages or other tempting articles in view in a locked car. Lock them in the trunk.
- Never, ever pick up hitchhikers.
- If you have car problems, be especially wary of strangers who offer help. Stay in the car, and ask them to call a service truck and the police.

Common-sense measures--like locking a door, joining Neighborhood Watch, going to the bank with a friend instead of alone--can help prevent crime.

Many older men and women fear crime even though, statistically, their risk of being victimized is low.

In an emergency, call 9-1-1

Scam & Conn Protection

What would you say if someone...

- Called on the phone and offered a free gift, just for allowing them to verify your credit card number and expiration date?
- Showed up at your door on a spring day and quoted a bargain price on repairing the roof or sealing the driveway "because the materials were left over from a big job in the neighborhood?"
- Tried to sell you extra health insurance, claiming that your present policy and Medicare will not cover nursing home care?

A Few Good Answers

- I have to check with the Police Department or Better Business Bureau first.
- No, thank you.

- I want to think it over for a few days.
- I need to talk to my family and my lawyer before I decide.

A Guide to the Classics

Pigeon Drop

Two strangers tell you they have found a large sum of money or other valuables. They tell you they will split the good fortune with you if everyone involved puts up "good faith" money. You turn over your cash, and you never see your money or the helpful strangers again.

Bank Examiner

A so-called bank official asks for your help to catch a dishonest teller. He asks you to withdraw money from your account and turn it over to him so he can check the serial numbers. You do and you get a receipt, but your cash is gone. No legitimate bank official would ever ask you to withdraw your money.

Pyramid Scheme

Someone offers you a painless way to make money. You invest a certain amount and solicit others to do the same. They then solicit others, and so on...like a chain letter. This is the Pyramid Scheme. Sometimes the initial investors are paid a small dividend, but when the pyramid crashes--and it always does--everyone loses, except the person at the top who has just skimmed off everyone's money and never invested it.

Funeral Chaser

Shortly after the death of a relative, someone delivers a leather-bound Bible that your deceased relative allegedly ordered. Or you get a bill in the mail for an expensive item on which you must make the payments. The Funeral Chaser uses obituary notices to prey on bereaved families. Remember, you are not responsible for anyone else's purchases, and all legitimate claims will be settled by the estate.

Bargains that Aren't Bargains

A "free" inspection uncovers needed repairs that will cost thousands of dollars. Or a contractor comes to your home and offers a special half-price deal on a roof because he has extra materials from another job. These are favorite tricks of dishonest firms or individuals who victimize homeowners.

Always get several estimates for any major work, and don't allow yourself to be pressured into accepting a one-day-only offer. Ask for references and check them out. Verify that the names, addresses, and phone numbers provided as references are legitimate. They could be giving you the phone number of a friend of theirs.

- Get a written contract, and make sure you understand its provisions.

- Never pay for work in advance. Withhold payment until the job is completed. Pay by check, not cash.

Charity Rackets

The cause sounds worthy and the solicitor is sincere, but it's a charity you've never heard of, or its name sounds like that of a well-known charitable group. Before you give:

- Ask for identification on both the charity and the solicitor.
- Find out the charity's purpose, how funds are used, and if contributions are tax deductible.
- Ask what percentage of your donation goes toward the cause and what percentage goes toward administrative costs.
- Call the State Department of Consumer Affairs to see if they are authorized to solicit in your state.
- Never let them pressure you into donating.

If they are a legitimate organization, they can wait for you to make an educated decision. If you are not satisfied with the answers and feel something isn't quite right, don't give.