

Avoiding Scams and Keeping Safe for Older Adults

A majority of the fraud cases started with the victim receiving a phone call and email was the second most common contact method.

Crime prevention is everyone's responsibility, not just a job for the police. And crime can be reduced by simple measures like remembering to lock a door, knowing about common con games, and watching out for your neighborhood.

Although surveys consistently show that persons over 65 are victims of crime far less frequently than young people, many senior citizens are so worried about crime that they shut themselves up in their homes and rarely go out. But isolating ourselves behind locked doors, not getting together with our neighbors, actually makes it easier for criminals to work in the neighborhood.

Seniors are more vulnerable to certain crimes – purse snatching, mugging, and fraud. You can reduce opportunities for criminals to strike by being careful, alert, and a good neighbor.

If you are the victim of fraud, call the police immediately. You may be embarrassed because you were tricked, but your information is vital in catching the con artist and preventing others from being victimized.

Protect Your Money

- If you receive checks in the mail regularly, arrange for them to be sent directly to the bank instead.
- Avoid carrying large sums of money. If you must take a large sum, have a friend accompany you.
- Don't display large amounts of cash in stores or other public places.
- Don't sign a check or contract until you're sure it's for a legitimate reason and know the details. Check with a friend, lawyers, or police officer if in doubt.
- Never put your purse or wallet on a counter while you examine merchandise in a store.

- **Wait Before Sending Money**
- **Ask For Professional Help**
- **Stay Educated on New Fraud Tactics**





**If you must carry a purse,
hold it close to your body.**

When You're Out

- Never carry a wallet in your back pocket. Put it in an inside jacket pocket or front pocket.
- Make sure someone knows where you're going and when you expect to return.
- Avoid dark, deserted routes, even if they're the shortest.
- Whenever possible, travel with friends to stores, the bank, or the doctor. Check with your police or sheriff, or senior citizen center about escort services.
- When using the bus or other public transportation, sit near the driver if possible.
- Don't overburden yourself with packages and groceries that obstruct your view and make it hard to react.
- Have your car or house key in hand as you approach your vehicle or home.
- Carry a shriek alarm. In some areas, community groups offer free alarms to seniors.
- When you drive, keep doors locked and windows up. Park in well-lighted, busy areas. If you have car trouble, be wary of strangers who offer help. Stay in your car and ask them to call a service truck or the police.
- If a friend or a taxi takes you home, ask the driver to wait until you are safely inside.
- If you feel uncomfortable in a place or situation, leave.

When You Are At Home

- Use deadbolt locks on all exterior doors. Keep your doors locked at all times, even when you're inside.
- Protect windows and sliding glass doors with good locks or other security devices.
- Make your home appear occupied when you go out by using a timer to turn on lights and a radio.
- Never let strangers in your home without checking their identification. Call their company if you're not sure. Install a peephole in your door and use it.
- If you live alone, don't advertise it. Use only your first initial in phone books, directories, and apartment lobbies.
- Get to know your neighbors and keep their phone numbers handy for emergencies.
- Work out a "buddy" system with a friend to check on each other daily.
- Keep bonds, stock certificates, seldom worn jewelry, and stamp and coin collections in a safe deposit box.
- Don't hide extra house keys under a doormat or other obvious spots

Don't Be Conned

- Keep informed about the latest con schemes in your community by reading the newspaper. Be skeptical about any proposal that sounds too good to be true or has to be kept secret.

Don't rush into anything. Be especially wary of:

- "Get rich quick" schemes for which you have to put up "good faith" money.
- "Good deals" on expensive repair or home improvement jobs.
- Investments that promise unusually large returns.
- Someone claiming you owe money for an item ordered by a deceased spouse or relative.
- Work at home schemes, door-to-door sales, supplemental medicare insurance, miracle cures, glasses and hearing aids at bargain prices.