Crime Prevention Tips

Crime and the fear of crime create special problems for the elderly. Crime prevention is everyone's responsibility, not just a job for law enforcement.

If street crimes (purse snatching, robberies, assaults, etc.) are a problem in your neighborhood and you have a fear of becoming a victim, there are ways in which you can reduce the risk of victimization and increase your sense of personal security.

Seniors can learn how to protect themselves from crime by following these simple, commonsense suggestions. Share these tips with your neighbors and friends; make it tough for criminals to cause you to become a victim.

WHILE SHOPPING . . .



Carry your purse very close to you . . . don't dangle it from your arm. Never leave your purse in a shopping cart or unattended.

Don't carry any more cash than is necessary. Many grocery stores accept checks and ATM cards instead of cash.

DO NOT display large sums of cash.

Use checks or ATM cards where possible.



Personal Safety Information taken from the Age Safe America Website at www.agesafeamerica.com/crime-prevention-tips-elderly

WALKING . . .



If you are attacked on the street, make as much noise as possible by calling for help or blowing a whistle. Do not pursue your attacker. **Call 9-1-1** and report the crime as soon as possible.

Avoid walking alone at night. Try to have a friend accompany you in high-risk areas . . . even during

the daytime.

Always plan your route and stay alert to your surroundings. Walk confidently. Have a companion accompany you.

Stay away from buildings and doorways; walk in well-lighted areas.

Have your key ready when approaching your front door.

Don't dangle your purse away from your body. (Twelve percent of all crimes against the elderly are purse snatchings and street robberies.)

Don't carry large, bulky shoulder bags; carry only what you need. Better yet, sew a small pocket inside your jacket or coat. If you don't have a purse, no one will try to snatch it.

Walk only in well-lit areas.

Never display large sums of money in public.

Go shopping in pairs or in a group.

Walk in the center of the sidewalk, away from alleys and doorways.

Be aware of your surroundings and avoid areas that increase your chances of being assaulted.

Report problem areas to your Community Police Officer. They can also advise you of prevention methods.



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Safety in Your Vehicle

Remember to keep your vehicle locked at all times, whether moving or parked.

If you are driving at night, use well-lit streets and parking lots that are open for easy observation.

Be cautious of any stranger approaching your vehicle. If you feel you are in danger, press the horn repeatedly in short blasts; this will attract attention. DO NOT PICK UP HITCHHIKERS

If you think you are being followed, pull in to the nearest Police Station, Gas station or a place you recognize as Safe. <u>Do</u> <u>not drive home.</u>

Plan and know your route before you leave, whether it is for a short drive in the city or along trip in the country.

View the interior of your car before getting in to make sure no one is hiding inside, even if the doors are locked. Have keys in hand so you do not have to linger before entering your car.

Don't leave your purse on the seat beside you; put it on the floor, where it is more difficult for someone to grab it.

Lock bundles or bags in the trunk. If interesting packages are out of sight, a thief will be less tempted to break in to steal them. Always remember these THREE things: **TAKE** YOUR KEYS... **LOCK** YOUR VEHICLE... **HIDE** YOUR BELONGINGS

Always keep your car doors locked, whether you are in or out of your car. Keep your gas tank full and your engine properly maintained to avoid breakdowns



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What if . . . Your vehicle breaks down?

If your car breaks down, pull over to the right as far as possible, raise the hood, call 9-1-1, a family member or trusted friend and wait INSIDE the car for help. Avoid getting out of the

car and making yourself a target before police arrive.

Pull your vehicle off the road so you will be out of the traffic; Turn on the emergency (four-way) flasher;

When it is safe to step out of your vehicle, raise the hood; Stay in your vehicle with all doors locked and windows rolled up; If possible, call family or **9-1-1**

Should a passing motorist stop, stay in your car and ask him/her to send help back to you.

If you have an emergency triangle in your vehicle place it the minimum of 10 feet behind your vehicle.



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AT HOME . . .

Never open your door automatically. Install and use a peephole

Lock your doors and windows. Install and use deadbolt locks (*Three quarters of the*

burglaries involving older persons involved unlocked doors and windows; and, less than one-half of these robberies are reported.) Keep your garage doors locked.

Vary your daily routine.

Use your "Neighborhood Watch" to keep an eye on your neighborhood. A concerned neighbor is often the best protection against crime because suspicious persons and activities are noticed and reported to police promptly.

Leave lights on when going out at night; use a timer to turn lights on and off when you are away for an extended period. Keep your home well lit at night, inside and out; keep curtains closed.

Notify close friends, neighbors and family members when going away on a trip. Cancel deliveries such as newspapers and arrange for someone - a neighbor's child, perhaps - to mow the lawn if need be. Arrange for your mail to be held by the Post Office, or ask a neighbor or family member to collect it for you.

Be wary of unsolicited offers to make repairs to your home. Deal only with reputable businesses.

Keep an inventory with serial numbers and photographs of resaleable appliances, antiques and furniture. Leave copies in a safe place.

Don't hesitate to report crime or suspicious activities to **9-1-1**.





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Ask for proper identification from delivery persons or strangers. Don't be afraid of asking . . . if they are legitimate they won't mind.

Don't forget, now a days most people have cell phones, so if a stranger asks to use your telephone, offer to place the call for him or her yourself *or* direct them to the nearest payphone.

Never let a stranger into your home....<u>Do not leave notes on</u> your door when you are gone, and <u>do not hide your keys under</u> the mat or in other conspicuous places.

Never give out information over the phone indicating you are alone or that you won't be home at a certain time.

When you are gone for more than a day, make sure your home looks and sounds occupied . . . use an automatic timer to turn on lights, radio or TV or have a trusted friend or family member to keep tabs on your home.

If you arrive at home and suspect a stranger may be inside, DON'T GO IN. Leave quietly and call 9-1-1 to report the crime.







BANKING & FINANCIAL...

Many criminals know exactly when government checks arrive each month, and may pick that day to attack. Avoid this by using Direct Deposit, which sends your money directly from the government to the bank of your choice. And, at many banks, free checking accounts are

available to senior citizens. Your bank has all the information.

Never withdraw money from your bank accounts for anyone except YOURSELF. Be wary of con artists and get-rich schemes that probably are too-good-to-be- true.

You should store valuables in a Safe Deposit Box.

Never give your money to someone who calls on you, identifying himself as a bank official. A bank will never ask you to remove your money. Banks need the use of your money, and they don't want one of their customers to invite crime by having large amounts of cash around.

When someone approaches you with a get-rich-quick-scheme involving some or all of YOUR savings, it is HIS get-rich-quickscheme. If it is a legitimate investment, the opportunity to contribute your funds will still be there tomorrow-after you have had time to research the information.

If you have been swindled or conned, report the crime to your **local police at 9-1-1**. Con-artists count on their victim's reluctance to admit they've been duped, but if you delay you help them get away. Remember, if you never report the crime, they are free to cheat others again and again and you have no chance of ever getting your money back.



Top 10 Scams Targeting Seniors

As posted on National Council on Aging, <u>www.ncoa.org</u>

Financial scams targeting seniors have become so prevalent that they're now considered "the crime of the 21st century."

Why? Because seniors are thought to have a significant amount of money sitting in their accounts.

Financial scams also often go unreported or can be difficult to prosecute, so they're considered a "low-risk" crime. However, they're devastating to many older adults and can leave them in a very vulnerable position with little time to recoup their losses.

It's not just wealthy seniors who are targeted. Low-income older adults are also at risk of financial abuse.

And it's not always strangers who perpetrate these crimes. Over 90% of all reported elder abuse is committed by an older person's own family members, most often their adult children, followed by grandchildren, nieces and nephews, and others.



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Review the list below, so you can identify a potential scam.

1. Health Care/Medicare/Health Insurance Fraud

Every U.S. citizen or permanent resident over age 65 qualifies for Medicare, so there is rarely any need for a scam artist to research what private health insurance company older people have in order to scam them out of some money.

In these types of scams, perpetrators may pose as a Medicare representative to get older people to give them their personal information, or they will provide bogus services for elderly people at makeshift mobile clinics, then use the personal information they provide to bill Medicare and pocket the money.

2. Counterfeit Prescription Drugs

Most commonly, counterfeit drug scams operate on the Internet, where seniors increasingly go to find better prices on specialized medications.

This scam is growing in popularity—since 2000, the FDA has investigated an average of 20 such cases per year, up from five a year in the 1990s.

The danger is that besides paying money for something that will not help a person's medical condition, victims may purchase unsafe substances that can inflict even more harm. This scam can be as hard on the body as it is on the wallet.



3. Funeral & Cemetery Scams

The FBI warns about two types of funeral and cemetery fraud perpetrated on seniors.

In one approach, scammers read obituaries and call or attend the funeral service of a complete stranger to take advantage of the grieving widow or widower. Claiming the deceased had an outstanding debt with them, scammers will try to extort money from relatives to settle the fake debts.

<u>Another tactic</u> of disreputable funeral homes is to capitalize on family members' unfamiliarity with the considerable cost of funeral services to add unnecessary charges to the bill.

In one common scam of this type, funeral directors will insist that a casket, usually one of the most expensive parts of funeral services, is necessary even when performing a direct cremation, which can be accomplished with a cardboard casket rather than an expensive display or burial casket.

4. Fraudulent Anti-Aging Products

In a society bombarded with images of the young and beautiful, it's not surprising that some older people feel the need to conceal their age in order to participate more fully in social circles and the workplace. After all, 60 is the new 40, right?

It is in this spirit that many older Americans seek out new treatments and medications to maintain a youthful appearance, putting them at risk of scammers.

Whether it's fake Botox like the one in Arizona that netted its distributors (who were convicted and jailed in 2006) \$1.5 million in barely a year, or completely bogus homeopathic remedies that do absolutely nothing, there is money in the anti-aging business.



Botox scams are particularly unsettling, as renegade labs creating versions of the real thing may still be working with the root ingredient, botulism neurotoxin, which is one of the most toxic substances known to science. A bad batch can have health consequences far beyond wrinkles or drooping neck muscles.

5. Telemarketing

Perhaps the most common scheme is when scammers use fake telemarketing calls to prey on older people, who as a group make twice as many purchases over the phone than the national average.

While the image of the lonely senior citizen with nobody to talk to may have something to do with this, it is far more likely that older people are more familiar with shopping over the phone, and therefore might not be fully aware of the risk.

With no face-to-face interaction, and no paper trail, these scams are incredibly hard to trace. Also, once a successful deal has been made, the buyer's name is then shared with similar schemers looking for easy targets, sometimes defrauding the same person repeatedly.

Examples of telemarketing fraud include:

"The Pigeon Drop"

The con artist tells the individual that he/she has found a large sum of money and is willing to split it if the person will make a "good faith" payment by withdrawing funds from his/her bank account. Often, a second con artist is involved, posing as a lawyer, banker, or some other trustworthy stranger.





"The Fake Accident Ploy"

The con artist gets the victim to wire or send money on the pretext that the person's child or another relative is in the hospital and needs the money.

"Charity Scams"

Money is solicited for fake charities. This often occurs after natural disasters.

6. Internet Fraud

While using the Internet is a great skill at any age, the slower speed of adoption among some older people makes them easier targets for automated Internet scams that are ubiquitous on the web and email programs.

Pop-up browser windows simulating virus-scanning software will fool victims into either downloading a fake anti-virus program (at a substantial cost) or an actual virus that will open up whatever information is on the user's computer to scammers.

Their unfamiliarity with the less visible aspects of browsing the web (firewalls and built-in virus protection, for example) make seniors especially susceptible to such traps.

One example includes:

Email/Phishing Scams

A senior receives email messages that appear to be from a legitimate company or institution, asking them to "update" or "verify" their personal information. A senior receives emails that appear to be from the IRS about a tax refund.



7. Investment Schemes - Because many seniors find themselves planning for retirement and managing their savings once they finish working, a number of investment schemes have been targeted at seniors looking to safeguard their cash for their later years.

From pyramid schemes like Bernie Madoff's (which counted a number of senior citizens among its victims) to fables of a Nigerian prince looking for a partner to claim inheritance money to complex financial products that many economists don't even understand, investment schemes have long been a successful way to take advantage of older people.

8. Homeowner/Reverse Mortgage Scams - Scammers like to take advantage of the fact that many people above a certain age own their homes, a valuable asset that increases the potential dollar value of a certain scam.

A particularly elaborate property tax scam in San Diego saw fraudsters sending personalized letters to different properties apparently on behalf of the County Assessor's Office. The letter, made to look official but displaying only public information, would identify the property's assessed value and offer the homeowner, for a fee of course, to arrange for a reassessment of the property's value and therefore the tax burden associated with it.

Closely related, the reverse mortgage scam has mushroomed in recent years. With legitimate reverse mortgages increasing in frequency more than 1,300% between 1999 and 2008, scammers are taking advantage of this new popularity.

As opposed to official refinancing schemes, however, unsecured reverse mortgages can lead property owners to lose their homes when the perpetrators offer money or a free house somewhere else in exchange for the title to the property.



9. Sweepstakes & Lottery Scams- This simple scam is one that many are familiar with, and it capitalizes on the notion that "there's no such thing as a free lunch."

Here, scammers inform their mark that they have won a lottery or sweepstakes of some kind and need to make some sort of payment to unlock the supposed prize. Often, seniors will be sent a check that they can deposit in their bank account, knowing that while it shows up in their account immediately, it will take a few days before the (fake) check is rejected.

During that time, the criminals will quickly collect money for supposed fees or taxes on the prize, which they pocket while the victim has the "prize money" removed from his or her account as soon as the check bounces.

10. The Grandparent Scam

The Grandparent Scam is so simple and so devious because it uses one of older adults' most reliable assets, their hearts.

Scammers will place a call to an older person and when the mark picks up, they will say something along the lines of: "Hi Grandma, do you know who this is?" When the unsuspecting grandparent guesses the name of the grandchild the scammer most sounds like, the scammer has established a fake identity without having done a lick of background research.

Once "in," the fake grandchild will usually ask for money to solve some unexpected financial problem (overdue rent, payment for car repairs, etc.), to be paid via Western Union or MoneyGram, which don't always require identification to collect.

At the same time, the scam artist will beg the grandparent "please don't tell my parents, they would kill me." While the sums from such a scam are likely to be in the hundreds, the very fact that no research is needed makes this a scam that can be perpetrated over and over at very little cost to the scammer.



Austin Police – Helpful Numbers

Alarm Unit – 512-974-5730 Auto Theft Information (VIN Etching) – 512-974-5265 Auto Theft Tip Line – 512-974-5096 Community Liaison Office – 512-974-4700 Vehicle Abatement Unit – 512-974-8119

District Representatives Region I

Central West (Baker) — 512-974-5340 North Central (Ida) — 512-974-5722 Downtown (George) — 512-974-5938

Region II

Northwest (Adam) — 512-974-5743 Northeast (Edward) — 512-974-5743

Region III

Central East (Charlie) — 512-974-8106 South Central (Henry) — 512-974-5902

Region IV

South West (David) — 512-974-8100 South East (Frank) — 512-974-8100

Victim Services - 512-974-5037

Gang Hotline - 512-974-8610 Homicide Tip Line – 512-477-3588 Travis County Jail - 512-854-9889 Main - Austin Police Department – 3-1-1 National Night Out (NNO) - 512-974-4900 Neighborhood Watch - 512-974-4736 Non-Emergency - 3-1-1 Operation Blue Santa - 512-974-2583 Police Report (to purchase a copy) – 512-974-5441 Public Information Office - 512-974-5017 Recruiting - 512-974-4211 Robbery Tip Line – 512-974-5092 Sex Crimes Tip Line - 512-974-5095 Traffic Office - 512-974-5789 S.A.L.T. (Seniors and Law Enforcement Together) - 512-974-4737 Volunteers in Policing (VIPs) – 512-974-4735

<u>Victim Services</u> is a crisis intervention division of the Austin Police Department that helps citizens in immediate traumatic crime situations. All services rendered by Victim Services are at no cost to the citizen and are available 24 hours a day.

> Austin Police Department Office of Community Liaison P. O. Box 689001 Austin, TX 78768-9001 Office: (512) 974-4700 Fax: (512) 974-6222

NOTES:

For help locating housing, food pantries, human or social services, please call 2-1-1.

