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*As people grow older, their chances of being victims of crime decrease dramatically. But a lifetime of experience coupled with the physical problems associated with aging often make older Americans fearful. Although they're on the lookout constantly for physical attack and burglary, they're not as alert to frauds and con games—in reality, the greatest crime threat to seniors' well-being and trust.*

*Want to conquer fear and prevent crime? Take these common-sense precautions.*

#### **BE ALERT WHEN OUT AND ABOUT**

- Go with friends or family, not alone.
- Carry your purse close to your body, not dangling by the straps. Put a wallet in an inside coat or front pants pocket.
- Don't carry credit cards you don't need or large amounts of cash.
- Use direct deposit for Social Security and other regular checks.
- Whether you're a passenger or driver, keep car doors locked. Be particularly alert in parking lots and garages. Park near an entrance.
- Sit close to the driver or near the exit while riding the bus, train, or subway.
- If someone or something makes you uneasy, trust your instincts and leave.

#### **MAKE YOUR HOME SAFE AND SECURE**

- Install good locks on doors and windows. Use them! Don't hide keys in mailboxes and planters or under doormats. Instead, leave an extra set of keys with a neighbor or friend.
- Ask for photo identification from service or delivery people before letting them in. If you are the least bit worried, call the company to verify.
- Be sure your street address number is large, clear of obstruction, and well lighted so police and other emergency personnel can find your home quickly.

- Consider a home alarm system that provides emergency monitoring for burglary, fire, and medical emergencies.

#### **WATCH OUT FOR CON ARTISTS**

- Don't fall for anything that sounds too good to be true—a free vacation; sweepstakes prizes; cures for cancer and arthritis; a low-risk, high-yield investment scheme.
- Never give your credit card, phone card, Social Security, or bank account number to anyone over the phone. It's illegal for telemarketers to ask for these numbers to verify a prize or gift.
- Don't let anyone rush you into signing anything—an insurance policy, a sales agreement, a contract. Read it carefully and have someone you trust check it over.
- Beware of individuals claiming to represent companies, consumer organizations, or government agencies that offer to recover lost money from fraudulent telemarketers for a fee.
- If you're suspicious, check it out with the police, the Better Business Bureau, or your local consumer protection office. You can also call the National Consumers League Fraud Information Center at 800-876-7060.