

DON'T FALL FOR A CON

Con men are extremely sharp at using greed, sympathy or fear to con their victims. High-pressure tactics are used to push victims into giving up money or personal information without considering the risks or consequences.

A con artist will do just about anything to get people to say yes and give out their credit card or bank account numbers.

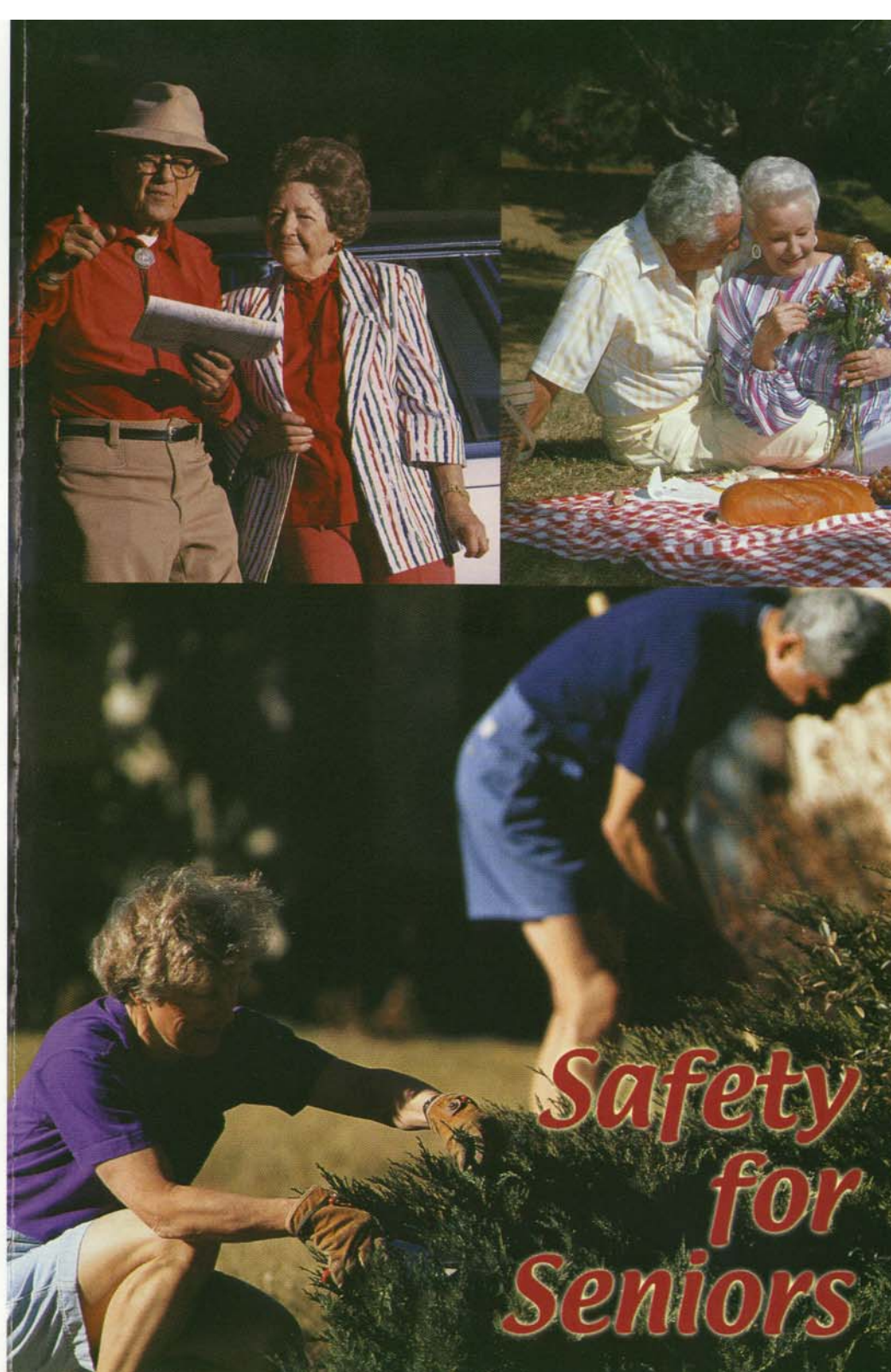
It is said that some senior citizens become targets of con men because they are used to being so polite. It is seen as a generational thing where so many elderly have been brought up that way. Whatever the reason, they are less likely to hang up the phone and tend to believe people for their word and put their trust in them.

Some of the most common con games are the "pigeon drop" and the "bank examiner." The "pigeon drop" is a con designed to get the person to give up a small chunk of money as reassurance for their trustworthiness or for the promise of getting a whole bunch of money back at a later time.

This often plays into the second con which is the "bank examiner." The con man shows up as a policeman and says that he recovered the chunk of money that you'd lost, but found out that the money was counterfeit. He asks for help in catching the bank teller and needs you to withdraw more money from different bank locations to examine the money. Now you're out even more money.

Here are some tips to remember to protect yourself against possible fraud and con games:

- Don't fall for any plan that seems too good to be true—it usually is! Be wary of free vacations, sweepstakes prizes, cures for diseases like cancer and arthritis, low-risk, high-yield investments such as the "pigeon drop."
- Never give out personal information over the phone such as credit card numbers, phone card and social security numbers. It is illegal for telemarketers to ask for any of these kinds of information to verify a prize or gift.
- Never let anyone push you into signing an insurance policy, or a sales contract of any kind. Read all documents carefully and have them checked out by someone you can trust.
- Be aware of anyone claiming to represent a consumer organization or government agency that is offering to recover lost money from fraudulent telemarketers for a fee.
- Check out anything suspicious with your local law enforcement agency, Better Business Bureau, or your local consumer protection office. You can also call the National Consumers League Fraud Information Center at (800) 876-7060.



**Safety
for
Seniors**



Being a victim of a crime, at any age, is a tragedy. Fortunately, as people get older their chances of becoming a victim of a crime decreases considerably. Even still, older Americans are fearful of the vulnerability that can come with the physical challenges of aging.

Many aging citizens are very aware of crime and constantly on the lookout for burglary and physical attack—yet the real threat lies in being a victim of fraud or con games.

The key is to conquer fear and be as prepared as possible. Following some simple, common sense tips and precautions can help seniors stay safer.

GET INVOLVED IN YOUR COMMUNITY

- Report any suspicious activity or crime to your local law enforcement officials.
- Become part of a Neighborhood Watch where everyone can look out for one another.
- Be a part of positive change in your community. Volunteer to help individuals with disabilities, be a citizen patroller, tutor children, mentor teens or work as an office aide at your local law enforcement agency or fire department.
- Join the Triad Program if your community offers one. This program is sponsored on a national level by the American Association for Retired Persons (AARP), the International Association of Chiefs of Police, and the National Sheriffs' Association (NSA). This program promotes a great partnership between the elderly and law enforcement, where both work to prevent crime against the elderly and promotes the use of talents of older people. Call your local law officials, AARP Chapter or Triad at NSA (703) 836-7827.



HOME SAFETY

- Install quality locks on windows and doors and keep them locked. Never hide keys in outside places like mailboxes, planters or under the doormat. Leave your extra set of keys with a trusted neighbor, family member or friend.
- Before letting in any delivery or service person, ask for proper identification. If you are the least bit unsure, call the company to obtain verification.
- Always make sure that your address number is clear and visible so that emergency personnel can find your home quickly.
- Consider installing an alarm system with emergency monitoring in case of burglary, fire or medical emergency.



AROUND TOWN SAFETY

- Go out with family and friends when possible.
- Keep purse and bags close to your body. Carry wallet on an inside pocket or front pants pocket.
- Do not carry large amounts of cash or credit cards.
- Have regular checks like Social Security deposited directly into account.
- When you are in the car, keep all doors locked. Be extra cautious in parking lots and garages. Park near an entrance if possible.
- When riding a bus, subway or train, sit near the driver or exit.
- If you are feeling uneasy about a person or place, follow your intuition and leave.

TELEPHONE REASSURANCE FOR THE ELDERLY

Telephone Reassurance for the Elderly is a program dedicated to making daily scheduled telephone calls to the isolated, frail and homebound elderly person. These calls are made to ensure their safety and to prevent untimely institutionalization. If a call is not answered, emergency action is taken to determine the reason.



In addition, training and technical assistance is provided to any organization that is interested in developing their own telephone reassurance program. Check with local social services to see if there is a program located in your area.