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Looking out for those with a little more life experience

February 2011



Crime can happen at anytime, anywhere and people of all walks of life can be become victims. Unfortunately though, there are some evildoers whose primary target is seniors and the elderly. Their criminal mindset is to take advantage of and steal from those that may find themselves alone, without the help of family or friends and perceived by the criminals as an easy target.

However, there is good news...these crimes can be prevented and our parents, grandparents and great-grandparents don't need to be the victims of these acts of disrespect and theft.

I live alone and do not have any family nearby who can help, what should I do to make sure that I don't become the victim of crime?

Living alone doesn't necessarily mean that you can't prevent crime on your own, it just means you need to double your actions and scrutinize what persons say and promise. First, it starts with the old adage "if it's too good to be true, it probably is." Take that comment to heart and question (and re-question) anything that appears to be an awfully good deal. Someone offering to share their riches or anything else in exchange for your financial assistance (especially someone you don't know and trust) is probably looking to leave you holding nothing as they walk away with your hard-earned cash.

Your home is your castle. Don't let anyone in your home that you don't know and completely trust. If someone is attempting to come in and you don't believe who they say they are, give their employer a call, or even us, to verify that they are legitimate. By the way, speaking of persons coming to our homes, don't ever open your door to someone you can see through the "peep hole" in your door and you don't recognize. Talk with the person through door, without opening it, and ask them to leave their information on your doorstep for you to collect later.

Do you know who is at your door? Have a handyperson install a "peep" hole in your door so that you can see who is knocking and if you don't know them, don't open!)

Someone came to my door offering to do work on my home?

This, unfortunately, is an all too common way for thieves to scam anyone of any age out of their hard earned cash. Be careful of ruses where persons portray themselves as "contractors" or "repair persons" and claim to have just performed some work at a neighbor's home.

Before agreeing to any work, make sure that you have checked their references and talked with the "neighbor" that had the work done. Be sure that the contractor or other service provider has appropriate permits and insurance. Checking to make sure their license is valid and making a call to the Better Business Bureau in the city of their business is also a great idea. Always have a complete and detailed contract and a plan for payments that will protect you in the event the "contractor" fails to finish the work and leaves town. Paying up front for materials and work that isn't completed is risky and an unscrupulous provider may view this as the perfect opportunity to rip you off!

If you have a trusted family member or friend who can help you review the contract, it's a great idea to enlist their help. Two sets of eyes and two brains are better than one and they may pick up something that you missed which could have cost you a pretty penny!

PS – do you have a hidden key? Under a flower pot, under the door mat? It's best to not leave a hidden key as thieves tend to look in all those obvious spots! Provide a family member or trusted friend or neighbor with your key and remind them not to put any markings or tags on it that would indicate it goes to your home...just in case *they* lose it!

I have an elderly family member and I'm worried about their safety.

Communication is key! Discussing the potential for crime is important and while you don't want to scare your family member or friend it is important to alert them to the dangers that do exist. Discuss the importance of having you involved with their decision making when it comes to purchasing services, agreeing to contracts and lending or giving money. Help them do an inspection of their home to identify ways that their home may be vulnerable, such as unlocked doors, open/easily accessible windows, tell-tale signs they aren't home (such as no lights) and other steps to make their home as secure as possible.



I have a suspicion that someone has taken advantage of my loved one...

There's almost nothing more disheartening than to think that someone you care about is the victim of abuse, theft or any other crime. If you have a suspicion they are being victimized, talk with them and try to understand what is going on and who is involved. Most importantly, encourage them to stop if they are in what you believe is a situation where they are being scammed. Then take action by reporting the incident to the appropriate law enforcement agency.

HOME SECURITY 101



Would you let anyone into your home? There are times where by necessity or need we allow people into our homes. In some cases they have access where they may be unescorted (such as a cleaning service) or other times where they are in our homes while we're present.

Regardless, it's important to always practice good home security. If using a cleaning service or other business that will have access to your home when you are not there, be sure you feel confident in their security procedures. Is the company licensed and bonded; have you checked their references?

A professional company should also conduct background checks on their employees to make sure they don't have a record of theft or other crimes. Ask the company what type of checks they do on their employees to make sure they are the type of people you would want in your home!

Leaving a hidden key behind can also be problematic, because you never know who the service provider may tell of its whereabouts or, inadvertently, tip off a crook when they are seen digging the key out from under the flower pot or door mat. Best procedure is to issue the key directly to them.

When you are home and have a service provider in the residence be sure to close your other room doors and keep them only in the area of the house where they are working. Be careful of ruses used to get you to go to other locations in the house leaving them alone to go through drawers, take a peek in the mail pile or take something that doesn't belong to them.

Overall, most service and construction related businesses are very honest and hire conscientious and honest employees. However, it's important to always be on the lookout for someone who may have *slipped through the cracks* and who is looking at slipping a belonging of yours into their pocket!

Check with the local Better Business Bureau to see if the company you are hiring and providing access to your home is reliable and has a good business record. To find the right bureau for the business go to www.bbb.org and enter the zip code for the city in which the business is located.

Home For Sale?

Regardless of the economic pressures on the real estate market, there are always homes for sale. If your home is for sale—especially if you're not living there during the listing process—there are some important security steps you should take. Leaving possessions in your house can invite theft, but even a completely empty house poses a target for vandalism and trespassing.



- ✓ Give your neighbors your contact information, as well as your realtor's direct contact information. Explain to them what to expect during the "for sale" period and that if something is out of the ordinary to call you or your realtor. Ask them to call 9-1-1 if an emergency arises or possible criminal activity takes place.
- ✓ Make sure that a trusted neighbor is checking daily for newspapers and mail. Even though you may have already forwarded your mail and/or stopped your newspapers, there is always a chance that something could be delivered. A pile of old newspapers in your front yard could be a signal to would-be burglars, vandals or trespassers to target your home.
- ✓ We all want to make a profit on the sale of our homes; however, it is important to not let profit cloud your judgment when it comes to protecting your investment. Invest in your home's security with appropriate door and window locks to keep unwanted people out. Install motion detector lighting in the back and side yards and alert your neighbors to be on the lookout for lights coming on at unusual hours.
- ✓ Your home is going to be subject to visitors that have never been in your home before. Realtors and their clients will most likely be doing walk-through of the house and rattling every door and window, trying every switch and touching just about everything they can. If you have a door or window that usually is difficult to lock or has some special trick to making it close, be sure to get it fixed or leave a note to not open it.
- ✓ Sticky fingers – you never know who may be touring your house with fingers that find and stick to personal property, such as jewelry, money and small items that can be pocketed. Be sure to remove them from the house or place them in a secure location.
- ✓ Paper can be more valuable than jewelry. Keep your personal papers in a secure, inaccessible location while the house is being shown. You never know when someone touring the house may have a momentary (or permanent!) lack of judgment and grab a checkbook or bank statement or other document containing your personal information.

The Monthly 2do List



Check Those Lights!



One of the very best crime deterrents is lighting, but of course a burned out light bulb does very little to prevent crime. Today is the perfect day to do an inventory of all your lights. Checking your exterior lights and make sure that every bulb is functioning is a good starting point.

If you have motion detection or photo-electric lights be sure to check that they are functioning appropriately. Many motion detector lights have a "test" mode that temporarily bypasses the photo-electric cell (the "eye" that determines if it's light or dark) and allows for the motion to be picked up and the light to come on. Don't forget to check on the range of the motion detector to be sure that it's covering all the area you expect. For photo-electric cell lights (lights that automatically come on after dark and go off during the day) cover up the cell and see if the light activates.

Speaking of lights, don't forget to check any lights that you have on timers in your home for when you are away. These are important tools in making it look like you're at home and not a place for burglars to target.



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