

WATCHOUT



DELHI TOWNSHIP POLICE NEIGHBORHOOD WATCH (513)922-0060

Spring 2009

Preventing Crime

Protecting Yourself, Your Money, and Your Property

Being a victim of a crime can be a scary thought... especially for older adults!

You may be worried about crimes such as:

- Scams and fraud
- Identity theft
- Burglary
- Purse snatchings or muggings

Some criminals may target older adults because older adults may be:

- More trusting
- More likely to have large assets, like homes or savings or retirement accounts
- More likely to need products or services involving scams
- Less likely to report crimes due to being embarrassed or ashamed.

QUICK TIP: The good news is that no matter what your age or ability, you CAN prevent crime.

You can take steps everyday to help protect yourself and keep your community safer.

It doesn't take a lot to make your life safer. The keys are to:

- Be aware of possible risks
- Be cautious and alert
- Have confidence in yourself

QUICK TIP: Criminals aren't always strangers. Friends, relatives or caretakers may also commit crimes. Don't live in fear. But don't have blind faith either.

Financial crimes are those that can cost you your hard-earned money – or hurt your credit rating.

There are many different types of financial crimes. Common ones include:

- Telephone scams
- Investment fraud
- Home repair scams
- Health-care fraud
- Identity theft
- Abusing a power of attorney

QUICK TIP: No matter what the situation, trust your instincts. If something sounds too good to be true, it probably is!

Some people may be at a greater risk for financial crimes.

For example, a person may be targeted if he or she:

- Lives alone
- Has health problems
- Is home a lot – especially during the day
- Relies on others for care

Telephone scams are deceptive offers for products and services made over the phone.

Telephone scams take many forms. In addition to “free” prizes that you have to pay for – and may never get – scams may:

- Ask for donations to fake charities
- Sell products that are worthless or never delivered
- Offer guaranteed investments that don't pay off
- Offer to help you get back money you lost on another scam (for a fee)
- Pose as lawful businesses and ask for personal information

Help protect yourself from telephone scams:

Know the signs. A scam may be likely if:

- It's a limited time offer or only available by phone
- An investment is called “no risk” (all investments carry risk)
- You have to pay something to get your free prize
- You are being pressured to make an immediate decision.

Get details of the offer in writing. Also ask for the company's name, address and phone number. If they refuse, it's likely a scam.

Register on the Do Not Call List (See Below). Most companies trying to sell things over the phone can't call you if your phone number is in the National Do Not Call Registry.

1-888-382-1222

www.donotcall.gov



Door-to-door scams are similar to telephone scams, but they happen in person.

Common door-to-door scams may include offers for home repairs, yard work or household products. The scam is that the offers are overpriced, poor quality or never delivered.

Warning signs of a possible scam may include being:

- Urged to let the salesperson come inside your home
- Asked for full payment up front and in cash
- Told the deal is only good for that day

Protect yourself by:

- Not opening the door for people you aren't expecting
- Getting all details in writing
- Checking references
- Not paying until the work is done
- Shopping around or getting estimates from other companies.

Health-Care Fraud can hurt your wallet and your health.

Be on the lookout for the most common types. These include:

- "Miracle" cures or products that don't work
- Claims made to your health-care insurance for care you didn't receive
- Discount medical plans that don't end up saving you money

Take steps to help protect yourself. For Example:

- Talk to your health-care provider before buying any medications, supplements or health-care equipment
- Don't sign blank health insurance forms
- Don't give insurance information to people offering free medical equipment
- Check insurance statements. Report any errors or claims for services you didn't get.
- Before signing up for a discount plan, get the details in writing. Make sure providers in your area accept the plan.

Identity theft is when someone steals your personal identifying information for his or her gain.

Personal information includes your name and address, Social Security number, date of birth and credit card number.

Identity thieves may use your information to commit crimes (such as buying things and not paying the bills)

You can lower your risk with these tips:

- Give credit card or other information only to trusted companies YOU contact directly.
- Shred things with personal information before throwing them away.
- Don't carry your Social Security card in your wallet! Store it in a safe place.
- Check credit card and bank statements monthly. Report suspicious charges right away.
- Ignore e-mails that ask for personal or financial information. Contact businesses by phone if you are worried about an account.

Power of Attorney Abuse

How can a power of attorney be abused?

In general, a power of attorney allows someone to access all assets and accounts. This power can be very useful if you become unable to manage your own affairs. However, this power can be damaging when it is abused. For example, a person may misuse this power for his or her own gain by:

- Cashing checks made out to you
- Taking money from your accounts
- Transferring ownership of your property (such as your home) away from you.

How can you help protect yourself?

- Don't let anyone – even a family member – make you sign a power of attorney against your will.
- Before signing any legal document, have a trusted professional, such as a lawyer, review it.
- Check financial statements regularly. Report anything suspicious.

Property Crimes

In addition to home burglaries, property crimes can include:

- Car thefts
- Purse snatching or pickpocketing
- Theft of mail

Fortunately, most property crimes can be prevented.

Help protect your property with these simple tips:

At home:

- Keep your doors and windows locked
- Don't leave a key outside your home. Instead give a copy to a trusted friend.
- Keep valuables, such as jewelry or coin collections, in a safe deposit box.
- Use direct deposit for any regular checks you get, such as Social Security Checks.

In the Car:

- Keep doors locked and windows rolled up
- Put bags and other valuables in the trunk or out of plain view
- Park in well lit areas

Out and About:

- Keep your purse close to your body, or carry your wallet in your front pocket

Report All Crimes....

Contact the Delhi Township Police Department

- 911 **Emergency**
- 922-0060 Office (**Non-emergency Mon – Fri 8 a.m. to 10 p.m.**)
- 825-2280 Dispatcher (**Non-Emergency**)