

HOME SAFETY TIPS



- Use deadbolt locks on exterior doors. Keep your doors locked at all times, even when you're inside.
- Protect windows and sliding glass doors with good locks or other security devices.
- Do not hide keys in mailboxes or planters or under doormats. Instead, leave an extra set of keys with a trusted neighbor or friend.
- 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.
- Use a timer to turn on lights and a radio to make your home appear occupied.
- Consider a home alarm system that provides emergency monitoring for burglary, fire, and medical emergencies.
- Don't advertise if you live alone. In phone books, directories, and apartment lobbies, use only your first initial.
- Never let strangers into your home without checking their identification. Call their company if you are not sure. Install a peephole in your door and use it.
- Get to know your neighbors and keep their phone numbers handy for emergencies.
- Work out a "buddy" system with a friend to check on each other daily.
- Getting involved with community programs, such as Neighborhood Watch, would help you take an active part in the safety of your community.
- Be sure your home has working smoke detectors in each room and that they are checked monthly.
- Be sure your home has at least two working fire extinguishers that are checked monthly.
- Be sure your home has a fire-escape ladder in each second story or higher bedroom.
- Be sure your home has a quality carbon-monoxide detector on each floor.
- Be sure your water heater, furnace, and heating devices are in good working order.
- Be sure your home has emergency numbers near telephones and first-aid supplies.
- Be sure your children are aware of emergency numbers and who to contact in an emergency.
Be sure you have batteries, flashlights and other emergency supplies available, in case of an emergency.

TELEPHONE SCAMS

Often it's hard to know whether a sales call is legitimate. Telephone con artists are skilled at sounding believable--even when they're really telling lies.

Some telephone salespeople have an answer for everything. You may find it hard to get them off the phone -- even if they're selling something you're not interested in. You don't want to be rude - be firm, say no, you are not interested and hang up.

You may be promised free gifts, prizes, or vacations--or the "investment of a lifetime"-- but only if you act "right away." It may sound like a really good deal. In fact, telephone con artists are only after your money. Don't give it to them.



Tip-Offs to Phone Fraud

Telephone con artists spend a lot of time polishing their "lines" to get you to buy. You may hear this:

- You must act "now"--or the offer won't be good.
- You've won a "free" gift, vacation, or prize--but you pay for "postage and handling" or other charges.
- You must send money, give a credit card or bank account number, or have a check picked up by courier--before you've had a chance to consider the offer carefully.
- You don't need to check out the company with anyone--including your family, lawyer, accountant, local Better Business Bureau, or consumer protection agency.
- You don't need any written information about their company or their references.
- You can't afford to miss this "high-profit, no-risk" offer.

If you hear these--or similar--"lines" from a telephone salesperson, just say "no thank you," and hang up the phone.

What You Can Do To Protect Yourself

It's very difficult to get your money back if you've been cheated over the phone. Before you buy anything by telephone, remember:

- Don't buy from an unfamiliar company. Legitimate businesses understand that you want more information about their company and are happy to comply.
- Always ask for and wait until you receive written material about any offer or charity. If you get brochures about costly investments, ask someone whose financial advice you trust to review them.
- Always check out unfamiliar companies with your local consumer protection agency, Better Business Bureau, State Attorney General, the National Fraud Information Center. Unfortunately, not all bad businesses can be identified through these organizations.
- Always check with your State and Local Police Departments and Fire Departments to see if they are soliciting funds. If you wish to donate to any organization, donate to them directly.
- Always take your time making a decision. Legitimate companies won't pressure you to make a snap decision. It's never rude to wait and think about an offer. Be sure to talk over big investments offered by telephone salespeople with a trusted friend, family member, or financial advisor.
- Never respond to an offer you don't understand thoroughly.
- Never send money or give out your credit card or bank account number to unfamiliar companies.
- Be aware that any personal or financial information you provide may be sold to other companies.



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