



## Safety Tips for Senior Citizens

Nationwide, one out of every eight people is a senior citizen and in a few years that number could double or even triple. As the population grows older, the chances of being a victim of a crime decrease dramatically. But a lifetime of experience, coupled with the physical problems associated with aging, often make older Americans fearful.

### WHY DO CONS TARGET SENIOR CITIZENS?

**Isolation** is an increasingly sad fact of life for seniors. Loneliness can sometimes cause them to reach out to telemarketers for company, and thus lay the groundwork for being conned. Also, seniors may not have regular contact with friends and relatives with whom they can discuss prospective investment schemes or financial matters.

**Accessibility** also plays a role, as retired seniors are likely to be at home to receive a telemarketer's call or a visit from a door-to-door salesman.

**Declining health** that comes with old age makes it difficult for some seniors to leave their home and also deprives them of their ability to perform even simple household repairs. This can make an offer of chores performed by a traveling company or workman con artist very difficult to resist. Declining mental health due to Alzheimer's disease or another ailment may make it difficult for seniors to remember whether or not they agreed to make a particular investment.

**Money** investment schemes may be particularly tempting to senior citizens. Although many seniors are on a fixed income, they want to increase their future financial security.

### CHARACTERISTICS OF FRAUDULENT SALE SCHEMES

Be skeptical about any proposal that sounds too good to be true or has to be kept secret, or offered one-time only. Don't rush into anything. Check it out with family, friends, lawyers, Better Business Bureau, and your state or county consumer affairs department.

### The Connecticut State Police urge seniors:

- To be especially wary of free gifts that require you to pay shipping and handling fees, redemption fees or gift taxes before delivery.
- To be wary of high-profit, no-risk investments.
- NEVER give your credit card, phone card, Social Security, or bank account number to anyone over the phone. It is illegal for telemarketers to ask for these numbers to verify a prize or gift.
- DO NOT rush into signing anything – an insurance policy, a sales agreement, or a contract of any kind. Read it carefully and have someone you trust check it. If this is a sound venture, it will be available tomorrow.
- Be wary of individuals claiming to represent companies, consumer organizations, or government agencies that offer to recover lost money from fraudulent telemarketers for a fee.

**REMEMBER: LEGITIMATE INVESTMENT FIRMS RARELY, IF EVER, OPERATE BY TELEPHONE AND ALWAYS PROVIDE WRITTEN INFORMATION AND TIME TO THINK OVER AN INVESTMENT.**

### WHEN YOU'RE OUT

- Go out with friends and family, do not go out alone.
- Check with your local senior citizen or senior services center about escort services.
- Make sure someone knows where you're going and when you expect to return.
- Whether you are a passenger or a driver, keep car doors locked.
- Avoid dark, deserted routes, even if they're the shortest.
- Be particularly alert in parking lots and garages.
- Don't carry groceries or packages that obstruct your view and make it hard for you to react.
- If you have car trouble, remain in your vehicle and ask someone to call a service truck or the police.
- If using public transportation, sit close to the driver or near an exit.
- If a friend or taxi takes you home, ask the driver to wait until you are safely inside.
- Hold 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 that you don't need or large amounts of cash.
- Use direct deposit for social security and other regular checks.

### IN YOUR HOME

- 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. Work to change conditions that hurt your neighborhood. Remember, it takes everyone in the community, both young and old, to keep our neighborhoods a safe place we can be proud to live in.

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