

TIP FOR SENIORS

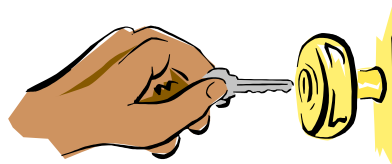
AT HOME

- Report crimes and suspicious neighborhood activity to the police.
- Never hide a convenience house key outside, no matter how good the hiding place.
- Never open doors automatically to visitors and use a peep hole.
- Don't let strangers enter your home.
- Ask for ID when legitimate looking workers or Town officials visit your home.
- Keep your house well lit inside and out.
- Don't leave notes on your door announcing that you're away.
- When away on trips register your house as vacant with the local police.
- Ask trusted neighbors to keep an eye on your property and do the same for them.
- Place a hold on mail & newspaper service when away on trips.
- Purchase a Lifeline activator.



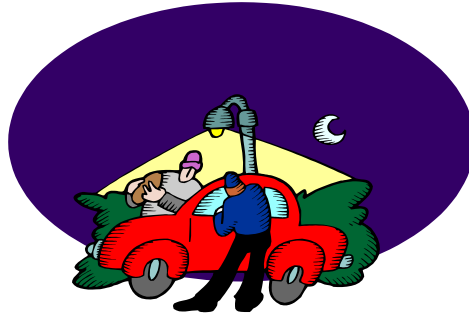
WHY IT'S IMPORTANT TO LOCK DOORS AND WINDOWS

- If you lock your house while at home, it buys you time to react to an intruder.
- If you lock your house when you go out, it may persuade an intruder to pick an easier target.
- If an intruder breaks into your locked house, it gives you a chance to discover evidence of forced entry and not walk in on a crime in progress.
- When force is used to enter a residence, it often gives the police an opportunity to collect evidence.
- Insurance companies will react better to claims when the insured have taken steps to protect their property.



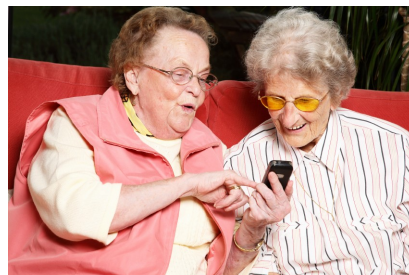
IN YOUR CAR

- Keep your car doors locked both in and out of the vehicle. It's a habit, just like putting on your seat-belt.
- Keep bags stored in your car out of sight. It's best to lock bags in the trunk area.
- Plan your route when heading out in your vehicle and tell someone else where you're going.
- Always have plenty of gas in your tank and keep your car maintained.
- Don't pick up hitchhikers.
- Carry an emergency cell phone.



OUT FOR A WALK OR SHOPPING

- Don't carry more cash than is necessary for your purchases and never flash money.
- Guard your checks, credit cards and PIN number.
- Avoid going places alone. There is strength in numbers.
- Carry purses close to your body and never leave a purse in a shopping cart unattended.
- If attacked make noise—shout for help!
- Stay alert to your surroundings. Report suspicious activity to the police and carry an emergency cell phone.



AVOID BEGIN SCAMMED

WHY SENIOR CITIZENS BECOME TARGETS

- Many seniors have nest eggs.
- People who grew up in the 1920's—50's were usually raised to be polite and trusting.
- Many are embarrassed and reluctant to ask for advice or call the police after they've been victimized.
- Some seniors have trouble remembering details after they've been victimized.
- An attitude that because of where they live no one would try to take advantage of them.

LOCAL SCAMS

- The “Help me Grandma!” Scam: Thieves trick you into believing they are your grandchild involved in an emergency situation. Creating a sense of urgency, the thief pressures you into making a snap decision, such as handing over credit card information or wiring money.
- The “You’re a Winner” Scam: Scammers call to announce that you’ve won a prize, but before you can claim it you must pay taxes or some other made-up fees in advance, in the form of a cash payment or with your credit card number. If it sounds too good to be true, it probably is!
- The “Nigerian Letter” Scam: Through a letter or e-mail individuals are offered the opportunity for a rich payout if they help a self-proclaimed government official from Nigeria transfer funds illegally into a U.S. account. Once enlisted, the victim is asked to send money to bribe officials or pay other fees, with promises from the scammer that all will be paid back. It’s all a lie.



PROTECT YOURSELF FROM SCAMS

- Ask for identification: Names, Addresses and Phone Numbers
- Be suspicious of high pressure tactics. You DON'T have to act now!
- Request more information and do research.
- If you're unsure ask for advice from someone you trust before making a decision.
- It's okay to say that you're not interested and hang-up the telephone.
- Report crimes and suspicious incidents to the police.