

Telemarketing Fraud

It can be hard to resist a phone call from a charity seeking desperately needed funds for flood victims, endangered species, or the homeless. A postcard claiming you have won a prize if you'll just call and send in an "administrative fee." Or an investment offer giving you an "exclusive chance to earn potentially enormous profits.

Experts estimate that consumers lose more than \$100 billion annually to a broad assortment of frauds, cons and scams. Fraudulent telemarketing and direct mail appeals account for \$40 billion of this total.

Alarming, the elderly are a major target for con artists, especially phony fundraisers or bogus investment and insurance schemes. Whether they are widowed and lonely, eager to help others or merely intrigued by a "once in a lifetime" opportunity, increasing numbers of older Americans are falling for sophisticated and slick appeals that can wind up costing them thousands of dollars, not to mention untold anguish and stress.

Taking your money is the number one goal of scamming. Many concoct their cons just to get a credit card number so they can go on a spending spree financed by Y-O-U. Other will bill you incredible sums for merely calling them to find out more. And still more want a check or cash as soon as possible - by overnight delivery, by wire or even courier - so they have your money before you have them figured out.

<http://fpdct.com/site/public-affairs/crime-prevention.html?tmpl=component&print=1&layou...> 4/2/2013

Among one of the major scams are postcard sweepstakes offers. In a recent pole, 30% of Americans said they had responded to such mailings, sometimes sending hundreds of dollars to "register" for seemingly fabulous prizes or trips.

False charities are another popular consumer con. Telephone trouble makers claiming to represent everyone from police officers to the disabled take advantage of American's generosity to the tune of billions of dollars every year. Adding to the problem is an array of fraudulent appeals - in newspaper ads, on television and by mail - about business and investment opportunities, vacation homes, and even "miracle cures" for everything from baldness to cancer.

What can you do:

- If a caller asks for your credit card, bank account or social security number to verify a free vacation, a prize, or gift, say "NO" and hang up.
- If you are calling a 900 number in response to an advertisement or something you received in the mail, make sure you know all the charges up front.
- Before you agree to support a charity that calls seeking money, ask for written information about its finances and programs.

If you feel you've been conned, call the police or Better Business Bureau. Remember: consumer fraud is a crime. And last but not least, remember that an offer that sounds too good to be true, probably is.

HOME SECURITY

A small investment of time and money can make your home more secure and can reduce your chances of being a victim of burglary, assault or vandalism.

Get to know your neighbors. Watchful neighbors who look out for you as well as themselves are a front line defense against crime.

Check the Locks

In almost half of all residential burglaries, thieves walk through an unlocked door or crawl through an unlocked window. Check the following:

- Make sure every external door has a deadbolt.
- Secure sliding glass doors with commercially available locks or broom handles.
- Secure double-hung windows by sliding a bolt or nail through a hole drilled at a downward angle in each top corner of the inside sash and partway through the outside sash. Secure basement windows as well.
- Don't hide keys in mailboxes or under doormats. Give an extra key to neighbor you trust.

- If you have moved into a new house or apartment, re-key the locks.

Check the Doors

Locks aren't as effective if they are installed on flimsy doors.

- Make sure all exterior doors are solid wood or metal
- Doors should fit tightly in their frames, with hinge pins on the inside.
- Install a peephole or wide-angle viewers in all entry doors, so you can see who is outside without opening the door. Door chains are not a security device.

Check the Outside

To discourage burglars from selecting your home as their target of opportunity, make sure to:

- Prune back shrubbery that hides doors and windows. Cut back tree limbs that could help a thief climb into windows.
- Light porches, entrances, and yards - front and back. Consider times or motion sensors.
- Keep your yard well maintained. Store ladders and tools inside your locked garage, basement, or storage shed when you're not using them.
- Clearly display your house number so police and other emergency vehicles can find your home quickly.
- Help the neighborhood stay in good shape.
- Put lights and radio on timers to create the illusion that someone is at home when you are away.
- Update your home inventory, with complete description, serial numbers, photographs or engravings.

What About Alarms?

If you have valuables in your home, or live in an isolated area or a neighborhood vulnerable to break-ins, consider an alarm system.

Before you invest in alarms:

- Check with several companies and decide on the level of security that fits your needs.
- Look for an established company and check references before signing a contract.
- Learn how to use your system properly.

Other Tips:

- If you come home and find a screen slit or door forced open, don't go in. Call the police.
- If you hear a noise in the night that sounds like somebody breaking in or moving around, call the police and wait for them to come. If you can leave safely, do so. Otherwise lock yourself in a room, or if the intruder is in the room, pretend to be asleep.
- Think carefully before buying a firearm for protection. Guns can be stolen and sold to anyone, or captured and used on you or the police. If you do own a gun, lock it up and learn how to use it safely.

Local Programs:

Burglary Prevention - Making your home safer from crime doesn't always mean having to install expensive alarms-effective home security starts with properly locked doors and windows and visible, well-lighted entryways. (See Burglary page)

Thefts from Vehicles - Locking your doors and not leaving personal property visible to people walking by.

Scams most commonly reported to police - Phone Scams, Lottery, Money Grams, Home Improvement, Internet Auctions, Debt Elimination, Rental Ads, Medicare and the well known Grandparents scam.

National programs include:

Celebrate Safe Communities (CSC) is crime prevention done the right way – local people working with local law enforcement to address local issues. CSC spotlights communities' crime prevention efforts, enhances public awareness of vital crime prevention and safety messages, and recruits year-round support for ongoing prevention activities that help people keep neighborhoods safe from crime and prepared for any emergency.

The Circle of Respect is the National Crime Prevention Council's (NCPC) latest and most comprehensive campaign to protect youth from bullying and cyberbullying. The campaign seeks to change the commonly held belief that bullying is a rite of passage, and teaches instead that such behavior is unacceptable through a positive, pro-social message that encourages respect and consideration for others. To succeed in its mission, the Circle of Respect will feature an education campaign, outreach materials including publications and public service advertising, and partnership efforts to reach a national audience.

The Teens, Crime, and the Community (TCC) initiative has motivated more than one million young people to create safer schools and neighborhoods. TCC's *Community Works* program helps teens understand how crime affects them and their families, friends, and communities, and it involves them in crime prevention projects to help make their communities safer and more vital.

Crime Prevention Through Environmental Design (CPTED) theories contend that law enforcement officers, architects, city planners, landscape and interior designers, and resident volunteers can create a climate of safety in a community right from the start. CPTED's goal is to prevent crime by designing a physical environment that positively influences human behavior. The theory is based on four principles: natural access control, natural surveillance, territoriality, and maintenance. NCPC's course helps participants put the theories behind CPTED into action in their communities by designing a hands-on, interactive, two- or three-day basic or advanced training specifically tailored to their community's needs.

Project Safe Neighborhoods (PSN) is a nationwide commitment to reduce gun and gang crime in America by networking existing local programs that target gun and gun crime and providing these programs with additional tools necessary to be successful. NCPC aids this effort by providing training and technical assistance during the Anti-gang Training Conferences and training directly to sites.