Senior Citizens and Fraud Schemes

Statistics by the American Association of Retired Persons show that older citizens are the victims of fraudulent schemes far out of proportion to their population numbers. One way to keep informed about the latest fraud schemes is to read your local newspaper. Be skeptical about any proposal which needs to be kept a "secret" or sounds too good to be true. Do not rush into anything. Check out the proposal with friends, lawyers, the police department, Better Business Bureau, and the State Consumer Affairs Department. Be especially aware of:

- "Get rich quick" schemes for which you have to put up "good faith" money.
- "Good deals" on expensive repair or home improvement jobs.
- Investments that promise unusually large returns.
- Someone claiming you owe money for an item ordered by a deceased spouse or relative.
- Work at home, door-to-door sales, supplemental Medicare insurance, miracle cures, glasses or hearing aids at bargain prices.
- If you are the victim of fraud, call the police immediately.

Senior Citizens Against Crime

- Staying active in your community will help you to feel safer, and to help make your neighborhood a safer place to live.
- Join a Neighborhood, Apartment, or Window Watch, or Citizen Patrol.
- Become a foster grandparent or block parent for children who may need help in an emergency.
- If a friend has been the victim of crime, be supportive. Listen carefully and don’t be judgmental, cook a meal, help repair damage or replace belongings. Accompany the victim to the police station and to court. Ask the crime prevention officer from your local police department to talk to your Senior Citizen's group.
Neighborhood Watch

Neighborhood Watch is a crime prevention program which is combines the active participation of citizens and local law enforcement to reduce crime in their communities. Networks of neighbors are trained by crime prevention officers on how to protect themselves and their property as well as how to serve effectively as additional eyes and ears for law enforcement agencies in their communities. It involves:

- Neighbors getting to know each other and working together in a program of mutual assistance.
- Citizens being trained to recognize and report suspicious and criminal activities in their neighborhood such as burglary, larceny, vandalism, and littering.
- Implementation of crime prevention techniques such as home security, suspect information and Operation Identification.

What You Can Do to Help Prevent Crime at Home

- Install good deadbolt locks in your doors, and avoid locks that can be manipulated by breaking glass to reach inside.
- Install a peephole viewer.
- Trim back shrubbery that hides doors or windows, and trim tree limbs that lead to the second story.
- Lock all doors and windows. Sliding doors may be secured by dropping a broomstick into the inside track.
- Demand credentials before admitting salesmen or repairmen.
- When strangers ask to use the phone, do not permit them to enter, place the call for them.
- Teach your children how to answer the door and the phone if they are home alone. Also practice emergency telephoning with them.
- Report strangers or suspicious activities to the police.
- When you move into a new home or apartment have all exterior locks changed. Previous tenants may still have keys.
- Request a security survey by the police/sheriff. Check with the local agency regarding the neighborhood.
- Don't leave a key under the doormat or in "hiding places", and don't leave notes.
- Use last name and initial only on the mailbox and in the phone book or invent a roommate.
- Install and use a peephole in the front door.
Paulsboro Police Department

- Always request to see ID from people you do not know.
- Never open the door to strangers.
- Don't contribute to surveys.
- Window shades should be drawn after dark.
- Be cautious in laundry rooms or public Laundromats, take care not to be there alone.
- Check elevators before you get on. If someone makes you feel uncomfortable do not get on.
- If you are on an elevator and someone suspicious gets on, leave the elevator.

When Going on Vacation

- When going away on vacation stop newspaper and mail delivery.
- Put lights on a time delay switch so that the lights will come on in the evening hours.
- Inform trusted neighbors that you will be away from your home. Ask them to check the house while you are gone.
- If you see suspicious activity stay at a safe distance and get a good description of the person and/or vehicle and license plate number if possible. Contact your local law enforcement agency with this information as soon as possible.

Keep an Inventory of Your Valuables

- If you are the victim of a burglary, it always helps to have a detailed inventory of your valuables on hand.
- Take some time to record the manufacturers, models, model numbers, and serial numbers of items like your television, stereo, VCR, computer, cameras, firearms, and any other valuable articles around the house.
- Take photos of items like jewelry, art, and antiques.
- Put your inventory and pictures in a safe place...just in case.
- Children's bicycles are often stolen. Having the serial number of your child's bike on hand can help with later recovery and identification.
- If you can supply police with serial numbers, information about your stolen property will be entered into the National Crime Information Center 's stolen property database.
- Recording all of the above information will help the police identify and hopefully return your property.
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Personal Safety Tips for Walking

- Have a plan, be suspicious, be aware of your surroundings, walk with confidence.
- Walk with a friend whenever possible.
- Avoid dark streets, high shrubbery, short cuts, and dark doorways. Try to walk facing oncoming traffic.
- Maintain a secure grip on handbags or purses, keep the flap towards your body. If someone tries to grab the purse let him/her have it.
- When you think you are being followed, you can: Turn and walk directly towards the individual and cross the street. Look the individual in the eye. Go to an open business, such as an all-night market, gas station, Police or Fire station, hospital emergency room, hotel lobby, etc.
- Keep change with you in case you need to make a call. You can dial 911 on a pay phone without depositing change.
- Be wary of newly acquired acquaintances. Don't reveal personal information to new found friends. Wherever you are stay alert and tuned in to your surroundings.
- Communicate the message that you're calm, confident, and know where you are going. Stand tall, walk purposefully, and make quick eye contact with people around you.
- If you walk at night constantly vary your routes.
- If you work late at night, arrange to leave with a co-worker or accompanied by a security officer. Make sure your car is parked as close to the entrance as possible or move it to a safe spot in the late afternoon when people are leaving.
- Keep your car locked and check the back seat and floor before getting in.
- Don't overload yourself with packages and don't wear shoes or clothing that restrict your movements.
- Avoid displaying large amounts of cash or other tempting targets such as jewelry or expensive clothing.
- Carry a wallet in an inside coat or front trouser pocket.
- Know the neighborhoods where you live and work. Find out what stores and restaurants are open late and know the locations of police and fire stations. If you are in an unfamiliar neighborhood, take a few minutes to look around for stores, telephones, and street lights.
- Have your house or car keys in hand as you approach your vehicle or home.
- Make your neighborhood and workplace safe by reporting broken street lights, clean up parks and vacant lots and lobbying local government for better lighting in public places.
- If you see a crime being committed, call the police immediately and stay with the victim until help arrives. Be supportive and offer to accompany the victim to the hospital or police station.
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What Kind of Precautions Should Be Taken When Driving or Parking a Car?

◆ Keep your car in good repair and full of gas.
◆ Always keep all doors locked and keep windows rolled up.
◆ Whenever possible, travel in well-lighted, busy streets.
◆ If driving alone, don’t stop to aid disabled motorists.
◆ Avoid parking in remote, dark areas.
◆ Always lock your car.
◆ Be cautious in underground parking areas.
◆ Always check the back seat and under the car before entering.
◆ Place packages in the trunk unless your car is equipped with an automatic trunk release that works without a key.

Should Your Car Become Disabled:

◆ Stay in your car until professional help arrives.
◆ If someone stops to offer assistance, don’t roll down the window - talk through the glass.
◆ Do not go with anyone for help.
◆ Raise the hood and turn on the flashers.
◆ Set the rear-view mirror so that you can see around you.
◆ Consider the possibility of investing in a cellular phone. This will allow you to call for help.