



McGruff® *Safer Seniors*

Includes Pull-out Emergency and Security Cards





TAKE A BITE OUT OF
CRIME[®]

A personal guide to living safer

The threat of crime worries people of all ages. Older people, with their broader base of experience, can find themselves especially concerned, even fearful, about becoming crime victims. They know that burglaries, robberies, auto thefts, and assaults do happen, and they know the physical, psychological, and financial damage crime can bring. But, there is good news, too. Much crime can be prevented; common sense and experience, coupled with these tips, can help you avoid being held captive by your concern about crime.

So use these tips from our safety experts and enjoy all that life has to offer.

1-800-288-3344

www.mcgruff-safe-kids.com

Personal Safety

Walk the Walk.

- Walk with confidence and an assertive attitude. Be aware of your surroundings at all times. If you walk outside at dusk or in the early morning, wear light colored, reflective clothing, especially where no sidewalk is available.
- When you make a purchase, watch the clerk process your credit card to make sure that your information isn't "skimmed", or captured by a dishonest clerk for illegal use. If a carbon copy of the sales slip is created, make the clerk give it to you or tear it up in your presence. Check to make sure that your complete credit card number is not printed on the receipt. Save your receipts and check them against your bill each month.
- If you use Automated Teller Machines (ATMs), protect yourself against ATM "skimming". Thieves use portable debit card readers and cameras to capture your account number and PIN (personal identification number). Set an ATM withdrawal limit with your bank, and avoid ATMs with new equipment protruding in or near the card slot. Cover your hand when entering your PIN, and check your account balance regularly. Report any unauthorized withdrawals to your bank and local police department. Banks generally reimburse skimming victims, but it can take several weeks to do so.
- When using public transportation, sit near the driver or join other passengers in a subway car rather than sitting alone. Use the busier, better-lighted stops, especially when you don't know the area well.
- If you think that someone is following you, walk into the nearest store or other public facility and call your spouse or a friend to help you out. Keep your cell phone handy and make sure you have identification with you.
- Carry your purse or other valuables snugly, secured on your person; wallets should be in an inside coat pocket or front pants pocket. Don't leave such items unattended in a shopping cart or on a store counter even for "just a moment"; thieves are quick!
- Carry only the cash and credit cards you need for a shopping trip. Make sure you have an up-to-date list of the account numbers and loss notification numbers at home (they should be shown on your credit card bills).

Home Safety

Be Safe at Home.

- Ask your local police department to conduct a free home security survey to help you identify areas that may need special attention.
- All entry doors should be solid wood (not hollow-core) or steel; install sturdy deadbolt locks and use them. Install wide-angle peepholes at an appropriate height for all those in the household.
- Make sure windows on ground level are secured with locks.
- Trim all foliage near entry doors.
- Install motion-activated lights around the outside of your home, especially between the garage or carport and the house. A well-lit home discourages intruders.
- Participate in your local “Operation ID” program, and display its decal prominently.
- Don’t admit anyone claiming to be a repair person unless they’ve made an appointment with you. Otherwise, demand identification (view through your peephole) and/or call their employer to verify. If you’re uncomfortable having repair people in your home, ask a friend or relative to come by and visit with you while the work is being done.
- Install a security system and learn how to use it.
- Beware of anyone offering repairs (especially to your driveway or roof) because they “happen to be in your neighborhood.” Keep them out of your house and your wallet.

■ Keep emergency numbers next to your phones. List your address too in case someone else needs to call for you in an emergency.

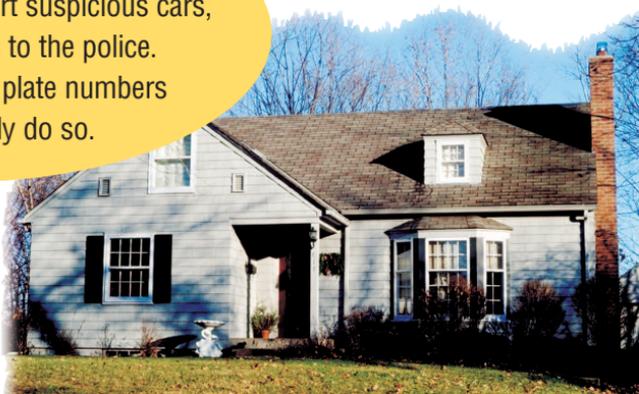
■ Tell a trusted neighbor or two if you'll be away overnight or longer; ask them to watch your home for suspicious activity, and offer to return the favor. Make sure your newspapers and mail are held or picked up while you're away.

■ Help keep your community safer! Join your local Neighborhood Watch organization and participate with your neighbors in Celebrate Safe Communities events or National Night Out Against Crime. Celebrate Safe Communities is a joint project of the National Crime Prevention Council and National Sheriff's Association to kick off Crime Prevention Month in October. For more information, please visit, www.ncpc.org. It's a great way to meet people and to learn what your community is doing to fight crime.



Safety Tip

Keep an eye on other homes in your neighborhood, too. Report suspicious cars, people and activities to the police. Jot down the license plate numbers if you can safely do so.



Focus on *Fraud*

If it's "too good to be true," it probably is!

- Never give out credit card numbers, bank account numbers, or your social security number to anyone who has called or e-mailed you purporting to "need" this information. Typically, these scammers pose as bankers, representatives of charitable organizations, even government agents; their legitimate counterparts will never ask you to provide this information over the phone or in e-mail.
- Beware of "sure thing" investment opportunities, or persons asking that you front "good faith" money or provide bank account information for money transfers; the only money transferred will be yours, into the crook's pocket.
- Be especially wary of door-to-door or telephone sales people who use high-pressure tactics. Demand written estimates and time to review all contracts prior to signing. Anything you don't fully understand should be reviewed by a trusted third party before you sign.
- Always request written information from purported charitable or civic organizations soliciting money; the legitimate ones will gladly send it you. Before donating to an unfamiliar organization, check it out with your state charitable review board.
- Be alert to health-related scams; quick cures, miracle drugs, and unsolicited "drug discount cards" are all worthy of suspicion. Contact your medical professional for advice before buying.

To find out more, check out these websites:

www.ncpc.org www.aarp.org www.IDSafety.org
www.safety.com www.annualcreditreport.com www.ftc.gov

Protect yourself from Identity Theft

- Identity theft is the illegal use of your personal financial information. This can occur in wide variety of ways: theft of a credit card; obtaining credit card information from your mailbox or trash; or using a false pretext to obtain the information from you by telephone or over the Internet. Protect yourself by only carrying the most necessary identification (not your social security card!) and treating your credit and debit cards like cash. Pick up your mail promptly, and do not use an unsecured mailbox for your outgoing bills. Shred financial documents before recycling them or throwing them away. Monitor your online accounts and credit information regularly and immediately report any irregularities.
- Keep your online activities secure by installing protective software on your computer and scanning regularly. Keep this software and your operating system up-to-date. Choose passwords and PINs that are difficult for others to guess, and always log off from sites where you're using personal financial information. Delete any suspicious e-mail without opening it, and open attachments only if you know the sender.
- Be alert to these "red flags" indicating possible identity theft: Credit card bills or bank statements don't arrive as expected or contain unauthorized charges or debits; you're unexpectedly denied credit; you receive credit card statements or cards for which you did not apply; or you receive correspondence regarding purchases you did not make. You should contact your financial institutions and credit card companies immediately, and check your credit report for any irregularities.



Auto Safety

Car safety checklist: be safe on the road



- Keep your car well-maintained and your gas tank at least half-full at all times.
- Always keep your car locked, whether you are in or out of it.
- Stow packages and valuables in the trunk, not in plain view. Keep mail and other items with your name and address on them out of sight.
- Get your keys out before you get to your car. Check around the vehicle and inside for anyone hiding. If you see people “hanging around” or if something feels wrong, go back to a safe place and call for help.
- If you think you’re being followed, or if you’re “bumped” by another driver under suspicious circumstances, head for a lighted, busy area, such as an open gas station or convenience store, or police or fire station, before stopping. Don’t go home!
- If your car breaks down, get as far off the roadway as possible. Raise the hood, tie a cloth to the door handle or display a “call police” sign in the rear window, and lock yourself in the car. If someone offers to help, ask them to call police for you.
- Consider having a cellular phone for summoning emergency help.

Safety Tip

Always carry a car emergency kit that includes:

- A blanket
- Jumper cables
- A flashlight
- Bottled water



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Tips for a *Safe Trip*

Traveling for business or pleasure? Follow these tips for a safe trip.

- ✓ Carry minimum luggage.

 - ✓ Label each piece of luggage with your name and phone number.

 - ✓ Be sure your luggage can be locked.

 - ✓ While waiting keep your luggage close to you.

 - ✓ Hold your purse under your arm. Carry a wallet in an inside coat or front trouser pocket.

 - ✓ Don't look vulnerable or lost. Walk with a purpose and stay alert to what's happening around you.

 - ✓ Leave important non-travel papers, such as your social security and local credit cards, at home.

 - ✓ If traveling to a foreign country, photocopy all documents, including passport, credit cards, and tickets, before leaving home and store copies in the hotel safe.

 - ✓ Learn the location of hotel exits.
- ✓ Ask the hotel about the safety of the neighborhood and which areas to avoid.

 - ✓ Ask the bellman for directions and costs before taking a cab.

 - ✓ Use traveler's checks and credit cards instead of cash whenever possible.

 - ✓ Obtain advance information on cities — use maps and guides.

 - ✓ For women: try to keep important things in suits with pockets; purses are too easy to lose or steal.

 - ✓ Know the neighborhood: is it safe to walk alone?



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Emergency and Security Info

Store this booklet in a secure place after you have recorded your information.

Emergency Medical Information

Name _____

Address _____

Phone _____

Date of Birth _____

Emergency Contact Name

Phone

1. _____

2. _____

3. _____

4. _____

Special Conditions _____

Major Illnesses _____

Allergies to Medications _____

Doctor's Name _____

Doctor's Phone _____

Health Care Plan _____

Health Care Policy # _____

Hospital Preference _____

Date Card Completed _____

CREDIT CARD RECORD

Type of card

Account # and exp. date

Number to call if lost or stolen

Type of card

Account # and exp. date

Number to call if lost or stolen

Type of card

Account # and exp. date

Number to call if lost or stolen

Type of card

Account # and exp. date

Number to call if lost or stolen

CREDIT CARD SAFETY QUIZ

Yes No

- Do you carry only essential credit cards?
- Do you carry them only if you are going to use them?
- Do you keep them at home in a secure place when not in use?
- Have you ever thought of using a credit registry service?
- Do you double-check the total on your bill?
- Do you take regular inventory to make sure that none have been lost or stolen?
- Do you cut up expired credit cards before discarding them?
- Do you check after each transaction to make sure the correct card has been returned to you?
- Do you rip up the carbons after each transaction?
- Have you made a list of your major credit cards, their account numbers, and the phone numbers to call if cards are lost?

SCORING: 1 point for each yes

1-4 Watch out!! 5-7 Possible target! 8-10 Excellent!

CAR SECURITY TIPS

- Always lock your car.
- Consider installing a car alarm.
- Park on well-lighted streets or in parking lots.
- Keep your car in good operating condition.
- Make sure you have enough gas for the trip.
- If your car breaks down, raise the hood, lock the doors and stay inside.
- Never pick up hitchhikers.
- Don't store valuables or important documents in your car.

VEHICLE IDENTIFICATION

Keep this information in a secure location, not your car.

Year _____

Make _____

Model _____

Color _____

Vehicle I.D. # _____

License # _____

Title # _____

Identifying Marks _____

Insurance Co. _____

Policy # _____

VACATION INFORMATION

Leave a copy with housesitter or family members.

Your Name(s) _____

Address _____

Phone _____

Address where I can be reached on vacation _____

Phone _____

Date leaving _____

Date returning _____

Vehicles Left _____

People and businesses who may visit home, make repairs, clean, etc. _____

Plant, pet, etc., instructions _____

People with keys _____

Emergency Contact _____