

CHAPTER 14

Protecting Yourself from Crime and Abuse

This chapter offers crime prevention strategies to help you protect yourself, your home and your finances. Today, people of all ages in any part of the country are susceptible to crime. However, you can take precautionary measures to help keep crime away. This chapter will show you how simple, everyday habits can help you be more alert to potential problems and can prevent you from being an open target to crime.

Protection from Street Crime

- Do not walk alone on dark, deserted streets.
- Keep your wallet or purse where pickpockets can't reach it.
- Never carry a large sum of money.
- Hold your purse firmly, and do not leave it unattended on a counter or in a grocery cart. Or consider putting money in your pocket so it won't be as easy to grab as purse straps. If someone grabs your purse, do not put yourself at risk by resisting.
- If you are going out alone at night, let a friend or family member know your plans. When out alone, keep a whistle handy and hold your keys in your hand while walking.
- Lock your car door, whether you are inside the car or not.
- Avoid waiting at deserted bus stops. Walk to the next bus stop where others may be waiting. Also, consider taking a taxi and asking the driver to wait until you are inside your destination.
- If you are riding the bus, be aware of anyone who might be staring at you. You can prevent trouble by anticipating it and asking the driver for help.
- When planning to be away from home, never hide a door key under the doormat, behind the shutter or in a mailbox. These are familiar places to a burglar. A neighbor or family member can keep an extra key for you.
- When at home, keep your shades pulled at night and while you are undressing. Be cautious as to who knows you are alone.
- To avoid unwanted telephone calls, do not list your first name or address in the phone book or on your mailbox.

- Don't pay your bills by leaving your payments in a flagged mailbox.
- If you try to resist while being victimized, you may be injured. Other options are: sit down so you are not knocked down, make noise, whistle or call for help. In any case, tell the police as soon as possible.

Protecting Yourself at Home

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- Turn on some lights when you are away because a dark home is an invitation to burglars. Consider timing your radio to come on to suggest human voices at home.
- Vary the lights you leave on, and use timers. Keep outside lights near doors and large windows turned on.
- When you plan to be away from home for a long time, tell the police and ask a friend or family member to check your home each day. Ask them to turn on different lights, pick up mail and newspapers, and mow the grass.
- Lock your doors and windows whether you are at home or away.
- Use deadbolt locks that require a key inside and outside. Consider replacing the glass in your door with Plexiglass or Lexan or covering it with a decorative iron grill.
- Keep all doors and windows in good repair.
- Inside locks should secure all windows, except emergency exits. Place a broomstick or pole in the track of sliding doors or windows so they can't be forced open.
- Trim shrubs and bushes that hide doors and windows because they make excellent cover for burglars. Strong outside lighting also discourages burglars.
- Be suspicious of strangers who come to your door. Do not let strangers into your home. Ask for identification. If the person shows you a business card, call the company for proof. Remember to keep your screen or storm door locked.
- Don't keep large amounts of money in your house. Burglars look in your bedroom first for valuables, so put valuables somewhere else in the house or in a safe deposit box.
- Mark your valuables with an identification number or name. It is a good idea to use the initials of the state you live in (i.e., "OR") as part of the identification. Marked valuables are harder for thieves to sell and easier for the police to return. Your local police department can refer you to an engraving service. Some libraries have engraving tools to lend.

Protecting Your Finances

Changes in the way we conduct our affairs has made protecting our finances more of a challenge in recent years. Maintaining independence sometimes means relying on strangers who come into the home to provide a service. We use—and lose—credit cards, debit cards, ATM cards and phone cards. We not only communicate, but also shop as we sit at computers. At the same time, the veritable explosion of Internet usage has made it relatively easy to steal people’s names and credit—even from a foreign country.

“Traditional” crimes, such as the theft of cash and cars, have not slowed down. They have been joined by a relatively new and more troublesome crime, known as “identity theft.” Identity theft occurs when someone uses your name or other personal information to obtain credit cards, bank accounts, loans (including mortgages on your home), and consumer items and services. How do identity thieves find out about you? They can get information you share over the Internet or the phone, or information you leave in the trash at home, at work, at the post office or at a store. They can steal your mail or have your mail forwarded to a new address. They can pretend to be an employer or a landlord in order to get information about you from others.

Here are some ways to protect your finances directly, and some ways to keep others from getting their hands on your money and good name indirectly.

- Have your Social Security check and pension check deposited directly into your bank account.
- Pay your bills by check, not with cash.
- Do not discuss your personal finances with a stranger.
- Do not discuss your financial affairs in public. Someone could set you up for a robbery by overhearing where you bank and when you cash checks.
- Do not carry large sums of money.
- Keep a list of your credit cards somewhere other than your wallet to make it easier to report a loss. Report any loss right away. You can replace credit cards and checks. (See Chapter 13 for information on stolen credit cards.)
- If you carry a purse, consider carrying cash, checks and credit cards in separate holders in it to reduce a loss if a pickpocket reaches into it.
- Do not make a large down payment for work being performed for you. Also, do not make the final payment until you are satisfied with the work.
- Be aware of the various scams pulled on older people. These could involve offers for roofing or siding work, health insurance, investment opportunities, or other ways to separate you from your money, car and home. Do not give your money to a stranger if you want to get it back. Do not give anyone the title to your home or car. (See Chapter 13

Simple, everyday habits can help you be more alert to potential problems and can prevent you from being an open target to crime.

for information on protection from schemes, frauds and rip-offs.)

- If you agree to co-sign or guarantee a loan for a relative or a friend, you are agreeing to make all the payments if the friend or relative does not make the payments. Think twice about this before deciding.
- Keep identifying information about yourself and information about your finances in a place where housekeepers and visitors are unlikely to find it.
- Guard your Social Security number, Medicare number and driver's license number. Do not have them printed on your checks.
- Before you give out any personal identifying information, ask why it is needed, how it will be used and whether it will be shared with others. Ask what law requires you to give out your Social Security number and what will happen if you do not give it.
- Look at every credit card statement you receive to make sure no one is using your card information without your authorization. Contact the card company immediately if anything looks wrong.
- If your bills don't arrive on time, they may have been forwarded by an identity thief. Ask the post office about your mail first; if it has been diverted, contact the authorities and your credit card companies, bank and creditors.
- If you have any accounts you don't need or use, close them.
- Shred old bank statements, bills, receipts, cancelled checks, credit card offers and applications, insurance forms, etc., before throwing them out.
- Carry your Social Security card, extra credit cards or other identity documents only when they are specifically needed. At all other times, leave them in a safe place.
- Get your Social Security earnings and benefits statement every year to verify no one has been claiming your wages or benefits.
- Keep copies of all your credit cards, driver's license and account numbers in case your wallet or purse is stolen.
- Get a copy of your credit report from each of the major credit reporting agencies annually. Make sure it is accurate. Remove your name and personal information from the marketing lists of these agencies.
- Never give out identifying information over the phone unless you are the one who made the phone call and you trust the business. Legitimate companies that you do business with have all the information they need, so they won't ask you for it.
- Resist "kind offers" of caregivers and others to add their names onto your property or accounts or to assume your power of attorney, unless you are doing so as part of a well-thought-out plan and can monitor and limit their actions.

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What if you discover your identity has been stolen?

The Federal Trade Commission says:

- Contact the fraud departments of each of the major credit bureaus to ask that a “fraud alert” be placed in your file. Better yet (although perhaps inconvenient if you want to use your credit right away), ask them to “freeze” your credit until you tell them to allow your credit to be used again.
- Contact all creditors who have accounts that have been misused or opened fraudulently, and talk with someone in their security or fraud units; follow up the phone call with a letter. Be sure to keep copies of the letters.
- Contact your local police or the police where the identity theft took place.
- Contact the FTC Identity Theft Hotline about other steps you must take, including obtaining an ID Theft Affidavit to help you clear your name. (See Resources at end of chapter.)

Protecting Your Right to Make Decisions

You do not have to accept threats from anyone, including your family. (See Chapter 11 for information on protection from family violence.) You may be able to get a cruel or abusive person—even a caregiver—out of your home and away from you by getting a restraining order under Oregon’s Abuse Prevention Act for Elders and Persons with Disabilities. A person who violates such a restraining order is guilty of a crime.

Say “no” if you are uncomfortable being asked to lend money. If you can’t say “no,” ask a friend to help you.

Some older people permit a friend or family member to handle their finances. In a few cases, the person may misuse the money or try to intimidate or control the senior, causing financial or personal harm to the senior. Oregon law allows you to file a lawsuit for money damages against someone who controls your money or belongings and who abuses you or your finances. Talk to a lawyer if you have questions about financial papers that a friend or family member wants you to sign, or if you think your funds are being misused.

A friend or family member may try to force you to make out a will or a power of attorney in that person’s favor. If someone takes you to see a lawyer for that purpose, you have the right to meet alone with the lawyer and say that you are not acting of your own free will. The lawyer cannot ethically force you to sign anything that you do not agree to. The lawyer cannot disclose to others what you talked about in the consultation. (You also can revoke a will by destroying it later on or replacing it with a different will that revokes it.)

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If You Are a Crime Victim

If you are a victim of a crime, call the police and report the offense, no matter how embarrassing it is to you. Try to remember everything about the crime and describe it to the police officer on the scene.

Oregon sponsors the Crime Victims' Compensation Program. This program eases the financial losses of the victim and the victim's family if the victim was injured or killed by a crime. If no one was injured, this program does not apply to your case. You must complete an application form available from the program. (See Resources at end of chapter.)

Your local district attorney's office can help you contact your local victim/witness program to provide you with support in the case of burglaries and any other crimes.

Resources

See **General Resource List** for AAA/SPD offices, legal aid offices, OSB Tel-Law service and more.

Crime Victims' Compensation Program

Department of Justice
1162 Court Street NE
Salem, OR 97301-4096
503-378-5348
Victim toll-free number: **800-503-7983**
www.doj.state.or.us/CrimeV/comp.htm

Federal Trade Commission

FTC Identity Theft Hotline
877-438-4338; TTY **866-653-4261**
www.consumer.gov/idtheft

Identity Theft Clearinghouse

Federal Trade Commission
600 Pennsylvania Avenue NW
Washington, DC 20580

Oregon State Bar Tel-Law Topics

1080 - Help for Crime Victims
1193 - Protection of Elders and Disabled Adults from Violence
and Emotional Abuse
1195 - Financial Abuse of Vulnerable Adults
503-620-3000 or **800-452-4776**
www.osbar.org

The three major credit bureaus:

Equifax Credit Reports

PO Box 740241
Atlanta, GA 30374
800-685-1111
www.equifax.com

Equifax Fraud Reports

(same address as above)
888-766-0008

Experian Credit Reports

PO Box 2002
Allen, TX 75013
888-397-3742
www.experian.com

Experian Fraud Reports

PO Box 9530
Allen, TX 75013
888-397-3742

Trans Union Credit Reports

PO Box 1000
Chester, PA 19022
800-888-4213
www.transunion.com

Trans Union Fraud Reports

Fraud Victim Assistance Division
PO Box 6790
Fullerton, CA 92834
800-680-7289

