



Taylor Police Department

MAYOR CAMERON G. PRIEBE



Crime Prevention For Senior Citizens

*TIPS TO KEEP YOU, YOUR HOME
AND POSSESSIONS SAFE*

DIRECTOR OF POLICE SERVICES
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MISSION STATEMENT

The Taylor Police Department is dedicated to upholding a professional and ethical police standard while providing a safe and secure environment for all persons living in, working in or visiting the City of Taylor.

It shall be our continuous goal to deter behavior and conditions that lead to crime and the fear of crime, while building a close partnership with the community we serve.

Therefore, we, the officers and staff of the Taylor Police Department, are committed to the ideal that every citizen is to be treated in a professional manner with dignity, compassion and respect.

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Taylor Police Department

Investigative Services Division

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Senior Citizens Today

Senior citizens now represent the fastest growing population in the country. Currently, one in every eight Americans is age 65 or older, a total of more than 35 million. By 2030, as “baby boomers” age, the number will rise to 64 million.

Although national surveys show senior citizens as a group are not as victimized as other age groups they often have the greatest fear of crime. This fear can be at least partially attributed to their fear of personal vulnerability. Due to the natural consequences of aging, i.e., loss of hearing and/or eyesight along with other chronic and debilitating



conditions, senior citizens perceive themselves as more vulnerable to physical injury if attacked. They often live in isolation due to the loss of family members. The Taylor Police Department designed this handbook to offer senior citizens guidelines and precautions to be and feel safer.

Personal Safety at Home

▪ Safety at Your Door

- When someone knocks at your door, don't open it unless you know him or her. Have a peep-hole installed on each exterior door.
- If the person is a representative, salesperson, etc., ask that identification and credentials be slipped under the door or through the mail slot. Call the employer to verify the name and business. Refuse to deal with anyone who won't comply with your request.
- Someone may knock at your door and ask to use your telephone to make an emergency call.
 - Never open the door. It could be a trick to get into your home.
 - Take the message and make the call for them.
- If someone comes to your door that you do not trust or whom you believe might be dangerous, call the Taylor Police Department or your local police immediately and keep the door closed and locked.

▪ When Returning Home

- If you find your door ajar or if you hear unusual sounds inside after returning home from an errand—DON'T GO IN!
- Call police from the nearest phone.
- If your home has been burglarized, don't touch anything until the police arrive.
- If you enter your home and find a burglar still there, leave if you can.
 - If the intruder is armed, sit quietly and obey instructions.
 - **DO NOT** resist or fight.
 - Watch the intruder to get a description for the police.
 - When the burglar leaves, call police immediately 9-1-1.



Telephone Safety

- If you get many “wrong number” calls, hang up calls, late night calls from strangers, or other nuisance calls, call phone company security.
- If a call is obscene, hang up but don't slam the receiver down. If a call is threatening, call the police and make a report.
- Never allow yourself to be drawn into a conversation with an unknown caller in which you reveal your name, address, marital status or anything to indicate you are alone.
- Don't let a caller know you are angry or upset. This is the reaction they want and will often encourage them.
- Don't play detective and extend the call attempting to find out who is calling. This may be the reaction the caller wants.
- Don't try to be a counselor. The annoying or malicious caller probably needs professional help, but he may only be encouraged by your concern and will continue calling.

General Security Tips for Homeowners

If homeowners keep their homes from looking like easy targets they will be safer. Use these tips to make your home and property more secure:

- Use a timer that turns a living room light on at dusk—especially if you are going to be away.

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- Leave a radio on low when leaving home, even for short time.
 - Always close and lock garage doors and windows.
 - Store automatic garage door openers out of sight.
 - As a test, pretend you are the burglar...go outside and plan how to get in to see where you need to install locks on all doors and windows.
 - Lock up all ladders and tools a burglar could use to gain entry.
 - Trim landscaping near doors and windows to avoid concealment or climbing platforms for an intruder. Light all entrances and consider “vandal-proof” fixtures.
 - Keep grass cut, leaves raked, snow shoveled, etc., to indicate a well cared for and occupied home.
 - Empty your mailbox or have someone empty it for you.
 - Install new locks when moving into an apartment or previously owned home. Keep extra keys in a safe place; never hide a key outside.
 - Do not place valuable items near windows with open drapes.
 - Never leave a note on the door saying why you are not at home.
 - Never leave doors or windows unlocked when leaving home.
 - Only put your last name on your nameplate or mailbox.
 - Get to know your neighbors in order to watch each other’s homes.
 - Be alert for unusual activities. If you see someone unfamiliar loitering around a neighbor’s yard, check his or her identity with your neighbor by phone or call Taylor Police.
 - Be careful about admitting strangers. Check the I.D. of a salesperson, public utilities or repair personnel checked before opening the door.
 - Install a wide-angle door viewer if visibility of callers is impossible. Do not open the door with a door chain.
 - When returning home, be mindful of anything unusual with your residence. If you suspect a break-in, **do not enter**—call Taylor Police.

▪ **Special Tips for Apartment Dwellers**

- Become acquainted with your neighbors.
- Never buzz visitors into the building via the automatic door opening intercom without first confirming their identity.
- Don't enter an elevator with a stranger if you are suspicious or uncomfortable.

Protecting Your Home from Burglars

Protecting your home and property from intruders starts with well-locked doors and windows and visible, well-lighted entryways.

Lighting

- It is a recognized fact that good lighting is a good deterrent to crime. Indoor lighting gives the impression that a home is occupied.
- If you are going to be away, use an automatic timer to turn interior lights on and off at normal times.
- Outdoor lighting can eliminate hiding places. Install exterior lighting near porches, all doorways, garage doors, and other points of entry.
- Place lights out of reach from the ground so the bulbs cannot be removed or broken by a burglar.
- Aim a light away from the house so you can see if anyone is approaching.
- Install motion-sensing lights to show someone entering your property.

Locks

- Deadbolt Locks: A deadbolt lock can provide good protection. When you turn the key, the lock mechanism slides a strong metal bolt from the door into the frame. When you buy a deadbolt, make sure:
 - The bolt extends at least one inch from the edge of the door.
 - The screws holding the lock are on the inside of the door.
 - The strike plate is attached to the doorframe with screws that measure at least three inches.



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- The cylinder has a steel guard—a ring around the key section. The cylinder guard should rotate around the key to prevent wrenching if twisted.
 - **Double-Cylinder Deadbolt Locks:** The use of double-cylinder deadbolt locks is prohibited by the State of Michigan Residential Building Code for safety reasons. In an emergency, residents need to get out of the house quickly and safely.
 - **Padlocks:** Use padlocks for sheds, garages, etc. Use a sturdy padlock that does not release the key until it is locked. It must have a 3/8-inch shackle and be able to resist bolt cutters. The hasp the padlock is mounted on should be secured with bolts that are concealed when it is locked.

Landscaping

- Landscaping should allow optimal visibility to and from the house.
- Trim shrubs that could conceal prowlers near doors and windows.
- Light areas of dense shrubs/trees that could be hiding places.
- Cut back tree limbs that could help thieves climb into windows.
- Keep fencing low enough to avoid giving criminals a place to hide.

Exterior Doors

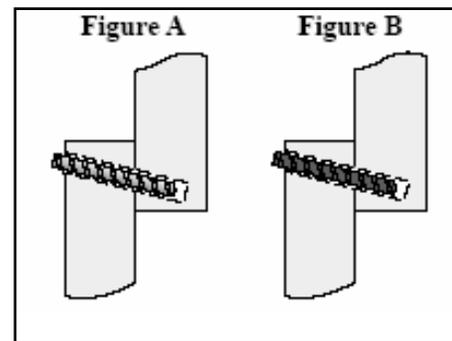
- All outside doors should be metal or solid wood.
- Use strong door hinges on the inside of the door, with non-removable or hidden pins.
- Every entry door should be well lighted and have a wide-angle door viewer to see who is outside without opening the door.

Sliding Glass Doors

- Install keyed locking devices that secure the door to the frame.
- Adjust track clearances on doors so they cannot be pushed from the tracks or put a piece of wood or a metal bar in the track of the closed door to prevent opening if the lock is jimmied or removed.
- Drill a hole and insert a nail or eye bolt through the inside frame and partially into the metal doorframe. You can pull the nail—a burglar cannot.

Windows

- Most double-hung windows have thumb-turn locks between the two panels. Do not rely on these—they can be pried open or easily reached through a broken pane. Install locking devices to keep windows from being raised from outside.
- An easy, inexpensive way to secure your windows is to use the “pin”..
 - Drill an angled hole through the top frame of the lower window partially into the frame of the upper window (figure A).
 - Then insert a nail or eyebolt. The window cannot be opened until you remove the nail (figure B).
 - Make a second set of holes with the windows partly opened so you can have ventilation without intruders.



Purse-snatchings & pickpockets

- Be aware of your surroundings. Stay in well-lit areas when possible.
- When parking, look inside and around your car before getting in for anyone who may be hiding or approaching you.
- If out, avoid walking alone when possible.
- Appear confident and purposeful when you walk; robbers and rapists look for someone who appears vulnerable.
- If you carry a purse, carry it close to your body in front. Don't wrap the purse around your wrist. **Carry no more money or credit cards than you need.**
- Carry your wallet in your front pants pocket or an inside coat pocket.
- Be careful when people stop you for directions or money. Always reply from a distance and never get too close to the car.
- If you think you are being followed, walk quickly to where there are people and lights. If a car appears to be following you, turn and walk in the opposite direction or walk on the other side of the street.

If a Robber Attempts to Grab Your Purse:

- Don't resist.
- Give the robber what he wants.
- Set down to avoid injury
- Observe the robber as closely as possible to get a description for the police.
- Never pursue the attacker.
- After sitting down, make noise by calling for help.
- Carry a whistle and blow it repeatedly.

When You Are Out

- When **walking**, plan your route and stay alert to your surroundings. If you must walk at night, choose the busiest and best-lit streets.
- Never exhibit or flash large sums of cash or other valuables.
- Walk with a companion, whenever possible.
- Stay away from buildings and walk next to the street.
- Avoid dark places, short cuts, alleys, thick trees and shrubs and sparsely traveled areas.
- Be wary of strangers who try to start meaningless or odd conversations.
- When **shopping**, don't display cash except in small amounts.
- Don't leave a purse unattended, in a shopping cart or on a counter while checking an item. If you are buying something and opening your purse, don't allow yourself to be distracted.
- Always make sure you retrieve a credit card from a clerk after using it.
- When using **public transportation**, don't wait alone at a stop any longer than necessary and stand in view of other passengers.
- Carry exact change in your hand.
- Sit in the front near the driver or in the middle away from doors.
- When arriving by taxi, ask the driver to wait until you are inside before driving away.

Safety in Your Car

- Keep your gas tank full and your vehicle's engine well maintained.
- Always lock your car doors, even when you're inside, and keep your windows rolled up.
- Lock packages and other valuables in the trunk. Don't leave them on the back seat or on the floor where thieves can see them.
- Check the front and back seat before you get in.
- Never pick up hitchhikers.
- If your car breaks down, pull over to the right as far as possible, raise the hood, and wait inside for help. Do not get out of the car or roll down the window until the police arrive.
- Don't leave your purse on the seat beside you when driving. Place it on the floor.
- When you arrive at home, keep the headlights on until you have the car in the garage and the car unloaded.
- Although they are an expense, carry a cellphone if possible.
- If you buy gas and go inside to pay for it, take your car keys with you.
- Don't keep your car keys on the same ring as your house keys. If your car is stolen with the keys in it, you don't want the thief to also have the keys to your home.
- When stopped at traffic lights, be aware of diversions. A criminal may try to sell a driver something or perhaps beg for money, while a second criminal reaches in a window or enters the car from the passenger side.

Carjacking

“Carjacking” is the term used when an armed robber steals a car by force while the owner is still with it. Although, it is a crime of low probability, it does have potentially high consequences. Be mindful of the following situations when in your vehicle:

- Have your keys in hand when going to your vehicle. Be alert to your surroundings and check the inside of the car before getting in.
- Keep your car doors locked and windows rolled up at all times.

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- Stay alert at intersections, gas stations, ATMs, shopping malls, grocery stores—all are opportunities carjackers look for.
 - Always park in well-lighted areas close to your destination. Do not isolate yourself or your vehicle.
 - If you are confronted by a carjacker with a weapon, do not panic, give up the car with no questions asked.
 - Someone may try to “bump-and-rob” you. A car, with a driver and a passenger, rear-ends or “bumps” your car in traffic. The driver or one of the passengers jumps in your car and drives off.
 - If you are “bumped” from behind by another vehicle, look around before you get out. Check out the car and person who hit you. If you are unsure, stay in the car and insist on moving to a police station.

Deterring Con Games and Consumer Fraud

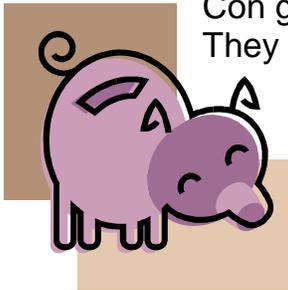
Con artists are experienced at running a scam. They can be charming, persuasive, well dressed and intelligent. Con artists promise quick money—but it’s anything but a bargain when you lose your money.

▪ Tips for Seniors

- Anything that sounds too good to be true usually is.
- If someone calls saying you have won a prize or wants payment for collecting your prize—*it’s probably a scam*. Legitimate sweepstakes don’t ask for payment because such a request is illegal.
- If someone tells you have to take the offer now or lose it—*it’s probably a scam*.
- If a caller refuses to send you written information before you commit—*it’s probably a scam*.
- If a caller claims that you can make huge profits in an investment without risk—*it’s probably a scam*.
- If a caller asks for a donation, but won’t tell you how the money will be used and how to verify the group—*it’s probably a scam*.
- If a caller demands you send payment by a private courier or wire transfer—*it’s probably a scam*.
- If a company asks for cash—*it’s probably a scam*. Legitimate companies do not ask for cash but con artists will.

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- If you are asked for your Social Security number—*it's probably a scam*. Legitimate companies do not request it unless you are applying for credit and they need your credit report.
 - If someone asks for your credit card number or banking numbers when you are not buying anything—*it's probably a scam*.
 - If a company calls you constantly—or after you've asked not to be called—*it's probably a scam*. True businesses will take “no” for an answer and take you off calling lists when asked. A con artist will try to wear you down.
 - If someone offers you a loan or credit card to repair your credit for an up-front fee—*it's probably a scam*.

Conartist Schemes



Con games are schemes perpetuated by confidence artists. They often see senior citizens as easy targets and use their charm and persuasive powers to separate the victim from their money. The following are among the more frequent schemes used by con artists:

- **The Pigeon Drop**

- A stranger starts a conversation with a victim. He gains their confidence and mentions a large amount of money that he has just found. A second person joins the stranger and they discuss that whoever “lost” the money probably came by it illegally.
- One of the con artists says he works in the area and decides to contact his employer for “advice.” He returns and says his employer counted the money, verified the amount and said they should divide it three ways. The con artist then says that each person should put up “good faith” money as collateral before collecting his or her third of the loot.
- He convinces the victim to withdraw their share from the bank and the con artist takes the money to his “supposed” employer. The con artist then disappears with the victim’s money—never to return.

- **The Bank Examiner**

- A phony bank “investigator” contacts the victim and asks for help in setting up a dishonest bank employee. He asks the victim to go to their bank, make a withdrawal and then turn the money over to him who will verify the serial numbers and catch the suspected employee. When the victim turns the money over to the fake bank examiner he disappears with it.

- **Lottery Ticket Scam**

- A con artist approaches a victim and says he/she has a winning lottery ticket but cannot collect the prize because he/she is an illegal alien. He offers the victim the winning ticket for a large amount of cash. The con artist may call an accomplice and pretend to call the Lottery Commission to verify the winning number. After giving the victim the ticket in exchange for cash the crook vanishes.

Charitable Solicitation Tips

You may receive calls from organizations seeking donations for their group. Many are legitimate groups trying to raise funds for worthy causes. Some—however—are not. You should always be wary when dealing with anyone on the phone.

- Do not give cash. Legitimate charities will take a check.
- Do not succumb to pressure. No legitimate organization will insist that you contribute immediately.
- If you continue to be pressured or harassed, ask for their name and their supervisors name and make a complaint
- Do not give to unregistered charities. Check with your State Attorney General’s Office to see if your state requires registration. If it does, check the charity out.
- Be careful of pledges you don’t remember making. If you have doubts, check your records.
- Do not give personal information such as your social security number or mother’s maiden name to anyone soliciting over the phone.
- Recognize false claims of tax-deductibility. Ask for written proof of tax-exempt status.

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- Never give out your checking account number or credit card number to anyone you don't know soliciting for a charity over the phone. **Ask for an address and offer to send a check.**
 - If the solicitation is for a law enforcement charity, ask your local or state police if they've heard of the group. If not, chances are it's not real.
 - Ask how much of your donation is going to the charity. Even if professional fundraisers are truly soliciting for a charity, they may be keeping most of the donation as fees. It's often better to give directly to support charities and public services in your area.

Rules for Telephone Solicitations

To protect consumers, the Telephone Consumer Protection Act of 1991 was enacted. This and the Federal Communication Commission (FCC) help consumers avoid unwanted telephone solicitations and regulate certain abusive techniques. Under these rules, telemarketers:



- Are required to maintain company-specific “do-not-call” lists for consumers who have requested that they not receive unwanted telephone solicitations.
- Are barred from calling homes before 8 a.m. and after 9 p.m.
- Are prohibited from using automatic dialing systems and pre-recorded messages where they may pose a threat to health and safety, such as using these techniques to call emergency lines and health care facilities.
- Must, when making calls with an automatic dialing system identify the caller, give caller's telephone number or address, and release the called party's line within five seconds of notice the called party has hung up.
- May not send unsolicited or “junk fax” ads to telephone fax machines.

Consumer Fraud

Consumer fraud refers to illegal transactions between merchants and consumers. The fraud results in false claims, misrepresentations, overcharging, failure to deliver goods or services or failure to return a deposit.

▪ **Home Improvement Scams**

- Popular home improvement schemes include roofing, driveway and asphalt repair, and plumbing repairs. They offer free home surveys.
- Con-artists may demand large down payments or deposits for home repairs and then disappear with the money.
- Criminals may distract homeowners and then burglarize the home.
- You may be quoted a low price for home repairs, which is then inflated dramatically after the work has begun.
- Senior citizens may be tricked into signing home improvement loan contracts, using their homes as collateral.

▪ **Preventing Home Improvement Scams**

- Don't let strangers inside your home for any reason.
- Be skeptical of contractors who solicit business door-to-door.
- Don't rush into a home repair and don't contract a job done immediately. Get several written estimates for a proposed repair job.
- Check out the contractor's license. Michigan requires it even for resurfacing a driveway or patching a roof. Call their references.
- Get a written contract and estimate on the work, completion date, materials used and cost. Pay as little money as possible up front.
- Check that replacements are really installed.

▪ **Health Care Fraud**

- "Instant cures" and "miracle" gadgets that relive pain are often promoted in phony health care scams.
- Fake laboratory tests are offered.
- Free medical diagnosis is offered by mail order that results in expensive and useless treatments.
- Pain relief for arthritis sufferers is a common theme used in frauds.
- **Prevention Includes:**
 - Consult with your doctor, local health clinic or medical society before you buy.

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- Be wary of “mail order” labs or clinics that offer to diagnose and cure diseases through the mail.
 - Only go to medical laboratories and clinics recommended by your doctor or hospital.

General Fraud Cautions

- Never purchase property unseen. Check the property and seller.
- Avoid get-rich quick schemes.
- Do not send money in for mail order insurance until your attorney has checked out the offer. Buy only what you want, need and can afford.
- Be totally aware of what people are saying. Do not be rushed into anything and ask questions.
- Carefully review bills you may receive after the death of your spouse or loved one. Loss through death sometimes clouds our judgment and makes us vulnerable to phony bills.
- Obtain a receipt for ALL transactions.
- Be careful about any offer to combine all your bills. Debt consolidation loan may offer low payments, but the interest rates are high.
- Understand a contract before you sign it. Do not skip small print and never sign a blank contract or one with blanks to be filled in later.
- Beware of firms offering a “free inspection” of your roof, porch, etc. Do business with local well-known home improvement firms.
- When making charitable contributions, know exactly where the money is going. Write a check payable to the organization—never a person.
- Never give your credit card, Social Security or bank account number over the phone. It’s illegal for telemarketers to ask for these numbers.

Identity Theft and Fraud

Identity theft is one of the fastest growing crimes, affecting approximately 500,000 new victims each year. Identity theft and identity fraud are terms used to refer to crimes in which someone wrongfully obtains and uses

another person's personal data in some way that involves deception—usually for economic gain.

▪ **How Identity Theft and Fraud is Committed**

- In public criminals may engage in “shoulder surfing”—watching you from a nearby location as you punch in your credit card number.
- Some thieves also “Dumpster dive”—going through your garbage cans or a commercial Dumpster or trash bin—to get copies of checks, credit card/bank statement, or other records that would have your name, address, or phone number.
- Someone may simply steal your wallet or purse.
- If you have received applications for “pre-approved” credit cards, but throw them away without tearing up the enclosed paperwork, criminals may retrieve them and try to activate the cards.
- Someone may obtain a credit card using your name, date of birth and Social Security number. When they use the card and do not pay the bills, the delinquent account is reported on *your* credit report.
- They may set up a cellular phone service in your name.
- They may open a bank account in your name and write bad checks.
- Criminals may pilfer bank and credit card statements, pre-approved credit card applications, etc., from your mailbox.

▪ **Prevention of Identity Theft or Fraud**

- Limit the amount of personal information you carry in your wallet. Do not carry bank account numbers, personal identification numbers (PIN), passports, birth certificates or Social Security cards.
- Avoid carrying more blank checks than you actually need. A criminal can fraudulently use the sensitive information often pre-printed on your checks. *Do not have your Social Security number or telephone number pre-printed on your checks.*
- Keep good backup information about your accounts, in case your wallet or purse is lost or stolen.
- When on vacation, take a list of toll-free telephone numbers for your banking and credit card companies—not your card numbers—and keep the list in a safe place other than your wallet.

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- Cancel credit cards you do not use or have not used in six months.
 - Never give personal information over the telephone unless you initiate the call and are familiar with the business.
 - Destroy—preferably shred—credit card applications you get in the mail and do not use.
 - Review your credit card bills and your checking account statements as soon as they arrive, to ensure that no fraudulent activity has taken place.
 - Do not put checks in the mail from your home mailbox. Drop them off at the mailbox or post office. Mail theft is common and it is easy to change the recipient on the check with an acid wash.
 - When you order new credit cards in the mail, or your previous ones have expired, watch the calendar to make sure you get the card within the appropriate time. If you have not received it by a certain date, call the company immediately and find out if the card was sent. Find out if a change of address was filed if you do not receive the card or billing statement.
 - Get a post office box or locked mailbox.
 - Obtain a copy of your credit report at least once a year to check for errors or fraudulent accounts that you did not open.
 - Consider making your phone number unlisted or use an initial instead of full first name in the directory.
 - When available, get credit cards and business cards with your photo on them.
 - If someone you do not know calls you and offers you a major credit card, prize, or other valuable item, but asks you for personal data—such as your Social Security number, credit card number, or
 - mother's maiden name—ask them to send you a written application form. If they will not, tell them you are not interested and hang up.
 - When you are traveling, ask a **trusted** neighbor to collect your mail or have the mail held at the post office.

Obtain a copy of your credit report at least once a year to check for errors.

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- If your monthly credit card or bank statements do not arrive at the normal time, call the institution immediately.

- **What to Do if You are the Victim of Identity Theft or Fraud**

Victims of identity theft or fraud should take the following measures. In dealing with authorities and financial institutions, keep a log of all conversations, including dates, names and phone numbers. Confirm conversations in writing. Send letters by certified mail (return receipt requested). Keep copies of all letters and documents.

- **Report the crime to police.** Provide them with as much documentation as possible. Get a copy of the police report. Obtain the phone number of the investigator of your case and give it to creditors and others who require verification of your criminal case.
- **Immediately contact the fraud units** of the three credit reporting companies—Experian (formerly TRW), Equifax and Trans Union.

Experian (formerly TRW)

P.O. Box 2104

Allen, TX 75013-2104

Fraud# 1-800-525-7195

Website: www.experian.com

Equifax

P.O. Box 105873

Atlanta, GA 30348

Fraud # 1-800-525-6285

Website: www.equifax.com

Trans Union Corp.

P.O. Box 34012

Fullerton, CA 92834

Fraud # 1-800-680-7289

Website: www.tuc.com

- **Contact all creditors** immediately with whom your name has been used illegally—by phone and in writing. Get replacement cards with new account numbers for those used fraudulently. Ask that old accounts be processed as “account closed at consumer’s request.” Carefully monitor your mail and credit card bills for evidence of new fraudulent activity. Report such fraudulent activity immediately to credit card companies.
- **Report any stolen checks** or bank accounts fraudulently set up in your name to the check verification companies. Put “stop payment” on any outstanding checks of which you are unsure. Cancel your checking/savings accounts and open new accounts.

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- **Get a new ATM card**, account number and password if your ATM card has been stolen or compromised. Do not use your old password. When creating a password, don't use common numbers like the last four digits of your Social Security number or your date of birth.
 - **Misuse of Social Security Number.** Call the Social Security Administration to report fraudulent use of your Social Security number. As a last resort, you might want to change your Social Security number. The SSA will only change it if you fit their fraud victim criteria. Order a copy of your Social Security Earnings and Benefits Statement and check it for accuracy.
 - **If you have a passport**, notify the passport office in writing to be on the lookout for anyone ordering a new passport fraudulently.

Credit Card Fraud

▪ Tips to Prevent Credit Card Fraud

- Don't carry credit cards in a wallet. In a purse, carry them in a zippered pocket. Men can carry them in a business card holder.
- When checking out at store registers, shield the credit card from people around you
- During credit card transactions, keep the card in your sight and get it back as quickly as possible.
- Save credit card receipts to compare with billing statements.
- Open credit card billing statements promptly and reconcile accounts monthly, just as you would your checking account.
- Don't write your PIN (personal identification number) on your credit card. A thief to take large amounts of cash with your card.
- Don't carry more credit or debit cards than you need.
- Always total your charge slip before signing the credit card receipt. Don't leave blank spaces where additional amounts could be added. Draw a line through blank spaces.
- Never lend your credit cards to anyone.
- Notify credit card companies in advance of any change of address.
- Don't leave credit cards or receipts lying around unattended.

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- Don't give your credit card number to a telemarketer unless you are sure he or she represents a reputable company. Contact your local consumer protection office or Better Business Bureau.
 - Never write your account number on a post card or the envelope.
 - **Unsolicited e-mail** is often used by con artists. It also violates most agreements for Internet service. Report "spamming," as unsolicited e-mail is called, to your Internet service provider.
 - **Don't download programs** from sites with which you're not familiar. You could download a virus that wipes out your computer files or even hijacks your Internet service, reconnecting you to the web by an international phone number, resulting in huge charges.

Elder Abuse

- If you have been the victim of physical or emotional abuse, financial exploitation, or neglect, you are not alone. Please tell your doctor, a friend, or a family member you trust, or call the Taylor Police Department.
- If you suspect that abuse has occurred to a senior citizen, please tell someone. Relay your concerns to the local adult protective services (see attached phone list), long-term care ombudsman, or police.
- You can reach the Eldercare Locator at 1-800-677-1116. Specially trained operators will refer you to a local agency that can help.

Other Online Resources

- **Statistics on Seniors**—www.census.gov
- **Federal Interagency Forum on Aging Statistics** www.agingstats.gov
- **Fear of Crime**—www.ace.org.uk
- **Financial Crimes**—www.ftc.gov
- **Elder Abuse**— www.elderabusecenter.org
- **General Crime**— www.nationaltriad.org
- **General Information on Seniors**— www.aarp.org
- **U.S. Administration on Aging**— www.aoa.dhhs.gov

Much of the information for this publication was adapted from The American Crime Prevention Institute, The National Association of Sheriff's Neighborhood Watch Program, the National Center for Elder Abuse, along with additional information provided by the Taylor Police Department. Compiled and designed by Sgt. Mary Sclabassi.



Important Telephone Numbers

Emergency—Police & Fire 9-1-1

Taylor Police Department:

Main number	734-287-6611
Administration	734-374-1445
Investigative Services	734-374-1420
Records Bureau	734-374-1535
Gun Permits	734-374-1437
Traffic Bureau	734-374-1390

Other City Departments:

Animal Shelter	734-374-1354
Building & Ordinance Department	734-374-1515
Department of Public Works	734-374-1373
Fire Department	734-374-1355
Mayor's Office	734-374-1449
Public Information	734-374-1447
23 rd District Court	734-374-1334
Senior Citizen Services	313-291-7740
Water Department	734-374-1363

Other Important Resources:

Alcoholics Anonymous Hotline	248-541-6565
Al-Anon	800-344-2666
Alzheimer's Support Services	248-557-8277
Domestic Violence Victim Service	313-224-5800
Domestic Violence Shelter/First Step	888-453-5900
Downriver Guidance Center	734-287-1700
Drug Abuse Hotline	800-662-4357
Homeless Shelter	734-721-0590
Oakwood Heritage Hospital—Taylor	313-295-5000
Poison Control Center	800-222-1222
Sexual Assault Services	800-656-HOPE
Suicide Prevention and Crisis Counseling	313-224-7000
Wayne County Adult Protective Services	313-963-6006



City of Taylor

Taylor Police Department
Investigative Services Division
23515 Goddard Road
Taylor, MI 48180
www.cityoftaylor.com

Phone: (734) 374-1420
Fax: (734) 374-1481
Tipline: (734) 374-8737

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Additional copies of this handbook are available from the Taylor Police Department or on-line at www.cityoftaylor.com. For more information on any of the topics covered in this handbook, please contact Detective Sgt. Mary Sclabassi of the Investigative Services Division at (734) 374-1531.

The Taylor Police Department is a proud member of the Crime Prevention Association of Michigan.