

Your Safety and Security...

Many people make New Year's resolutions and many of us make lists to keep ourselves focused. With this article I'll provide the lists for you – you make a personal resolution to do something to improve your safety and security. Although several of the suggestions below may not be new to you, they will serve as a reminder to be more diligent and alert.

Unfortunately it's a fact, criminals frequently target senior citizens. Predators look for easy targets, people who are genuinely trusting and wanting to help others, sometimes appearing to be frail and often those who don't think it could happen to them. People over 65 currently make up about 13% of our population but account for about 30% of the fraud victims. Falls in their homes average 5.1 million injuries and nearly 6,000 deaths per year. The good news is that violent crimes against senior citizens have basically been declining...not keeping pace with the exploding numbers of people reaching these age levels. It is also good news that you can positively contribute to your safety and security through your own efforts.

Personal Safety

- There is only one rule if you are attacked, do what you must to survive...give up your money, slam the door, scream loudly, scratch, bite, kick, run, hit, etc.
- Know your neighbors.
- If you live alone, check in daily with a friend, relative, or neighbor via the phone or in person.
- If living alone, you shouldn't let strangers know.
- Never provide any personal information (name, address, credit card or social security or bank account numbers, birth date, etc.) to someone who contacts you including someone who says you have won something.
- If you do not know the caller on the phone, do NOT give them your name. Ask the caller for their name and purpose of the call first. If you did not initiate the reason for the contact, hang up the phone.
- Don't let anyone rush you into signing anything – an insurance policy, a sales agreement, a contract, a new credit card, etc. Read it carefully and have someone knowledgeable and someone you trust check it out for you.
- Consider learning how to use pepper spray.
- Be alert to your surroundings – do not listen to music or text when out walking, etc.
- Purchase a cell phone and always carry it when away from home.

Home Safety

- Have your doors and windows locked at all times.
- Post emergency numbers next to the phone.
- Install deadbolt locks on all exterior doors (including sliding glass doors).
- Install a peep hole in exterior solid doors.
- Never let sales people or repair people in your home unless you have initiated the contact.
- Don't hide an extra key outside but do provide a trusted neighbor or friend with a key.
- Consider installing a home alarm system that provides for burglary, fire and medical emergencies.
- Install handrails on both sides of a staircase and grab bars in the bathroom.
- Remove throw rugs or only use those with non-slip undersides.
- If you have firearms in your home, lock them up so they are inaccessible to grandchildren.
- Make your home appear occupied when you go out by using light timers and the radio.

Financial Security

- Keep valuables (securities, jewelry, etc.) in a home safe or bank safety deposit box.
- Video tape your home, take photos of valuables and keep copies in your safety deposit box or home safe.
- Have checks deposited directly into your bank account.
- Carry cash, credit cards in an inside jacket pocket or in a “travel wallet” tucked under your shirt/blouse.
- Don’t keep large amounts of cash in your home or in your wallet.
- Contact the police and your bank if anyone claiming to be a bank employee calls and asks you to do something with your account.
- Remove all documents with personal or financial information from your hard drive before discarding your computer or giving it to someone for repairs.
- Order your free credit report every year (www.annualcreditreport.com)
- Do not use your credit card on line unless the site is encrypted and secure. The first part of the web address should read https://
- Have a will or trust written for you by an elder attorney.
- Set cash withdrawal limits on your ATM and never give your card to someone else.
- Never buy anything over the phone unless you have initiated the call.
- Protect information on your computer by using anti-virus software and a firewall, a hard-to-guess password and disconnect from the internet when not using it.

Travel/Vehicle Safety

- Try to do all of your shopping and other errands during day hours.
- In a parking lot: park under a light; have car keys ready when you return; look in the back seat before entering vehicle
- Don’t attach an ID tag to your key ring
- Keep at least a ½ tank of gas in your car and do car maintenance regularly.
- Keep purchases in the trunk of your car.
- Always lock your car upon entering (do it before starting the engine) and when leaving.
- If you think you are being followed, seek a busy public place and sound your car horn repeatedly to attract attention.

Protection and avoiding dangerous situations are your best offense. Unfortunately, no one can guarantee that you will never find yourself in a situation where you may be forced to defend yourself. A criminal confrontation could happen and you will benefit from learning some self defense techniques to use. You are invited to learn these techniques by attending our “Bits and Bites” (the format is a bit of information along with a bite to eat) program Friday, January 20th. The program will be led by Lieutenant Steven Witzke...you are advised to wear comfortable shoes and clothing so you can fully participate. Make your reservation for this personal self-defense program by calling the Delta College LifeLong Learning Office (989) 686-9444. Come and learn how best to protect yourself!

Sue Montesi
Dean Emeritus
Delta College