

## **'TIS THE SEASON TO BE CAREFUL**

With the Holiday season approaching, there is more than just good cheer and snow in the air. There are also potential problems. Big crowds, people carrying lots of packages, early darkness, full parking lots...all are conditions which make seniors more vulnerable to the creativity of thieves. There are actions you can take to make yourself safer, however. These can help protect your money, your purchases, and yourself.

### Your Money

- Carry only small amounts of cash, and only the credit cards you plan to use. Keep a record of the card number and contact information in case you need to cancel the card.
- Be careful using an ATM. Never carry your PIN number and block the keypad so that no one can see what you enter. If you see a suspicious person around, wait until they leave, or go to another ATM yourself.
- When using a credit card, be sure only your purchases are on the receipt and put the receipt into your wallet or purse rather than in the bag with the purchases.
- Be sure the store charges you the correct prices, especially if the item is on sale.
- Use a waist pack, carried in the front, your front pockets, or a money belt to carry cash or credit cards. If carrying a purse, securely fasten it closed and carry it close to your body on your left. Do not place your wallet on the top of your purse.
- If asked to contribute to a holiday charity, especially via telephone solicitation, ask for written materials and check with a local consumer protections office if you are unsure. To be safe, donate only to charities you know.

### Your Purchases

- Never expose cash or purchases in the parking lot. If you leave packages in the car, put them in the trunk or cover them up. When driving, be sure all items are hidden and the doors are locked.
- Keep an eye on your purchase, bags, etc. when in the stores. Do not put them on a counter, in a dressing room, or restroom. If you are shopping for a long time, use your car or a locker to store items so you are not overloaded.
- If you are going on a trip, do not load up your car the night before and leave it on the street.
- Be sure to lock your doors before going out, and do not leave presents in the open or under a lighted tree if you are not home.

## Yourself

- Take a friend or family member with you especially when shopping at night.
- Park in a well-lit, high-traffic area. Some shopping centers provide security escorts late at night, use them if available.
- When going back to your car, do not overload yourself with packages and have your keys ready. Be aware of who is around when you approach your car. If possible, even look underneath before you get close to the car. Check the back seat and floor before you get in.
- Consider carrying a cell phone for emergencies, a “rape whistle”, and “pepper spray” (with training) to provide extra safety.
- If attacked, make a lot of noise, yell, shout, scream “NO!”, “POLICE!”, “FIRE!”; anything that will get people’s attention. Do not be embarrassed, be loud. Remember, though, no thing or amount of money is worth getting hurt.
- Drive safely, be aware of all the extra traffic, wear your seat belts, and do not drink and drive.

As they used to say on the 1980’s TV show “Hill Street Blues”,  
“Remember...be careful out there.”

*Written By: Chuck Joseph- Racine TRIAD*

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