Missouri State Highway Patrol's public information and education officers present a variety of programs to civic groups, schools, etc. If your group would like a program on any of the issues in this booklet or another safety-related issue, please contact the public information and education officer at the troop headquarters nearest you, or the ***Public Information and Education Division*** at (573) 526-6115.

For the Missouri State Highway Patrol Headquarters nearest you consult your local phone directory.

Missouri Department of Health and Senior Services

Elder Abuse Hotline

1-800-392-0210

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Security Tips For Seniors

It is hoped that one's retirement or "senior" years would be worry free. Unfortunately, there are those persons who target older Americans with scams and, in some cases, physical harm. The Missouri State Highway Patrol encourages seniors to take steps to ensure their safety.

Safety In Public Places

Purse Snatching

Purse snatching is a frequently committed street crime, and the older woman is often the target. You can help protect yourself by doing the following:

- When walking, carry your purse on your side away from the street. Carry your purse close to your body. Make it a practice to carry a small, closed purse rather than a large, open purse.
- Make sure your purse contains only things you really need. Limit the amount of cash you carry and never carry important papers unless you absolutely must!
- If your purse is grabbed, let it go! Consider trying to open your purse as you let it go, causing the contents to spill onto the ground. Your assailant won't take the time to pick them up.
- When you are sitting in a public place, hold your purse on your lap. Don't put it on the floor or in another chair or seat.
- To prevent injury, sit down on the ground if someone attempts to take your purse. This could prevent your being pushed roughly to the ground.
- Always report a purse theft or attempted purse theft to local law enforcement.
- Make a photo copy of all important items normally carried in your purse. If it is stolen, you have an easy way of identifying everything that is missing (credit cards, etc.).

Emergency Assistance

1-800-525-5555
or Cellular *55

Report traffic crashes, emergencies, intoxicated or drugged drivers, reckless driving, vehicle problems, hazardous material spills, and criminal activity.

Road Conditions

1-888-275-6636

Other Important Numbers:

DWI Victim's Assistance Hotline (Filling A V.O.I.D.)

1-888-773-1800

Sex Offender Registry Hotline

1-888-SOR-MSHP
(767-6747)

Rural Crimes Hotline

1-888-484-TIPS
(8477)

Protect Yourself

You can eliminate your name from large mailing lists that are sold to direct marketers. Your name will usually stay on the removal list for five years, then you must register it again.

Visit the Direct Marketing Association at **www.dmachoice.org** to remove your name from mailing lists. Directions on how to fill out the request online can be found under the "Get Started" tab.

If you have been victimized by a scam artist, contact one of the following:

Missouri Attorney General's Office
Consumer Hotline: 800-392-8222

Federal Trade Commission
Consumer Response Center: 877-382-4357
www.ftccomplaintassistant.gov

Walking

If your primary transportation is walking, there are things you can do to help avoid being a victim of a crime.

- Vary the route and time you walk to your destination.
- Walk with companions, especially after dark.

Travel

Airport:

- Keep your baggage wedged between your feet or have a hand on it at all times.
- Don't put your purse on the X-ray belt until you are walking through the gate and can retrieve it instantly. When lines become backed up, it would be easy for a thief to simply pick up your purse without anyone noticing.
- Even though shuttle buses often provide specific areas to store bags while going to and from airport lots, it's best to keep your belongings with you.

Hotel:

- Don't answer the door in a hotel or motel room without verifying who it is. If necessary, you can verify whether the person at the door is an employee of the hotel and why they would need access to your room by calling the front desk.
- When returning to your motel late in the evening, use the main entrance. After you're in your room, secure your door using all locking devices available.
- Don't display large amounts of cash or expensive jewelry—this can draw the wrong person's attention to you.
- Tell the clerk at the desk not to give out your room number.

Burglary

A burglar is more likely to pass up a house with the following precautions:

- Light fixtures illuminating the front and back entrance, garage, and driveway.
- Shrubbery that has been kept trimmed and away from windows and doors.

- The presence of a dog in the yard or in the home.
- Window stickers indicating your property is protected by an alarm system.
- Noise or lights from inside the house indicating that the owners are at home.
- Do not leave lawn tools, bicycles, and other property unattended in your yard.
- Never admit anyone into your home unless you know them. Install a one-way door viewer.
- Do not hide keys outside your home. Burglars know where to look.
- When you leave town, arrange for someone to mow your lawn and pick up mail and newspapers.
- Don't advertise your situation. Use S. Smith on your mailbox, not Sally Smith. List your name and not address in the local phone book.
- If possible, set a timer to switch the lights and radio on and off inside your home at varying times.

Additional Hints For Apartment Residents:

- Insist that adequate lighting be placed around the complex to help prevent theft and assaults.
- Insist that shrubs be cut back to avoid places of concealment for burglars and muggers.
- Keep all doors and windows locked, even if you are only at the complex pool or laundry.
- Insist that adequate locks are placed on apartment doors, and rekeyed or changed since the last tenant moved.

- If you sign an agreement for a vacation timeshare, Missouri law allows you five days to change your mind and cancel the agreement.
- Before signing, make sure you read the contract carefully. If the sales person makes claims that are not in the contract, remember it is the contract that counts.
- Don't buy a product just for the prize.

Other Cons To Watch For:

Home Repair Fraud — Professional con artists prey on seniors with homes in need of repair. They will overcharge, take money in advance, but not complete the work or complete work haphazardly. Be wary of door-to-door solicitors. Shop around for the best deal. Get a written, signed contract from the repair company with all the terms in writing. Feel free to ask for references.

Charity Fund — There are many worthy relief/charitable organizations. Their services are vital to many people in need. Con artists prey on the generosity of others to collect money that benefits only themselves. All groups soliciting funds in the state are required to register with the Attorney General's Office. Verify that this has been done by the group approaching you. Beware of "sound-alike" names of well-known charities. Don't assume that a solicitor who claims to represent a well-known charity actually works for that organization. Ask what percentage of money collected is used for actual services and which part is used for administration, fundraising costs, etc. Legally, they must disclose this if asked. Obtain special information about where the charity is located and a phone number to contact the organization. Call them and ask about the programs they provide.

Phony 'Officials' — Always ask for identification from anyone coming to your door claiming to be operating in an official capacity (building inspector, telephone or utility repairman, etc.). Do not admit anyone into your home unless they can present authentic identification. Don't hesitate to call their employer for verification.

Cons

Whenever you receive a letter telling you that you have won a “fabulous” prize, beware! The prize you win may not be worth the effort to collect it.

The prizes are often cheap imitations of the real thing. These deceptively described prizes sometimes are used as an inducement to attract customers to sales meetings for land or vacation timesharing (the use of a vacation home for limited, prearranged time), or other merchandise. Promoters who use these cheap imitations call them “switchers”.

The next time you get a computerized “personal” letter telling you that you have won a great prize, keep these points in mind:

- Do not be deceived by letters that look official or urgent. Some contest promoters use names that resemble official organizations (such as a state lottery or charity organization), or an envelope that looks as if it contains an important telegram.
- Read the letter carefully. In some cases, the letter may tell you the cash value of each prize, or that you must attend a sales seminar as part of the contest. This information often appears in fine print at the end of the letter.
- Remember, the chances of winning a truly valuable prize are slim.
- If you attend a sales meeting, do not sign a contract or give the salesperson a deposit right away. Ask for a few days to consider your decision. During that time, check out the company.
- Be especially wary of offers that are for a “limited time only” and efforts to make you buy on the spot.

Auto Theft

The common sense approach is the simplest and most cost-effective way to thwart thieves. Some of these suggestions are obvious; some might not have occurred to you. All of them can help protect your car from thieves.

- Lock your car—half of all vehicles stolen are left unlocked.
- Take your keys—nearly 20% of all vehicles stolen have the keys in them.
- Park in well-lighted areas—car thefts occur at night more than half the time.
- Park at the end of a row of cars; thieves like to steal a car from the middle of the row.
- Don’t leave your car running, even for a minute—convenience stores, gas stations, and ATMs are common hunting grounds for thieves, and cars left running to warm up on cold mornings are easy prey.
- Completely close your car windows.
- Don’t leave valuables in plain view.
- Keep your registration card with you—not in the glove compartment.
- Always use your emergency brake when parking.
- If you have a garage, use it—and when you do, lock both the vehicle and the garage door.

Carjacking

Carjackers threaten armed violence. Or worse. But, you can help protect yourself and your car by taking some simple precautions.

- Before getting into your car, pay attention to your surroundings and be alert to nearby activity.
- Always approach your car with your keys in hand.
- Always check the back seat before opening your car.
- Make sure doors you left locked are still locked when you return.
- If someone is loitering near your car, don’t approach it.
- Once you’re in your car, keep your doors and windows locked.

- Carry a cellular phone and know your emergency numbers—*55 for Missouri State Highway Patrol and 9-1-1 for local police.
- Avoid high-crime areas, especially after dark.
- Be wary of people who approach your vehicle to ask for directions or change, or to hand out flyers.
- When stopped in traffic, leave enough distance from the car in front of you to pull away quickly if necessary.
- If another car bumps you, or a tire goes flat, keep your doors and windows closed and locked, wait for the police to arrive, or drive to the nearest police station, service station, or convenience store.
- Stop only at ATMs that are well-lighted and visible from the street—pull as close as possible then check your mirrors and look outside before opening your window.
- If an armed carjacker confronts you, don't resist—get out of the car quickly. It's better to lose your car than your life.
- When stopping at red lights, stop your car so that it is slightly behind the car in the lane next to you.

- Every month, scrutinize your phone bill for unfamiliar charges and unauthorized carriers.

What to do if you are slammed or crammed:

- *Be patient.* Undoing this takes time.
- Call your local phone company and tell representatives you did not order new long-distance service. Tell them to delete the "change charges".
- Call the company that slammed you. Tell the representative you want your calls credited to the amount you agreed to pay your preferred company. If they won't, file a complaint with the Federal Communications Commission (FCC).
- Call the long-distance company you were switched from and explain what happened. You shouldn't be charged to be reconnected. While you are talking to your preferred company, ask for a "pick freeze" on your account. This means you are freezing your account from any changes without your authorization.

Slamming & Cramming Are Crimes.

Report these illegal practices to your state consumer protection office, the Better Business Bureau, your local phone company, and to the Federal Communications Commission.

To file a complaint with the FCC, send a detailed explanation of your experience to:

Federal Communications Commission
Consumer & Governmental Affairs Bureau
445 12th Street SW, Washington DC 20554

or complete on online complaint form at FCC.gov found under the "Take Action" heading.

Missouri's No Call List:

Missouri's No Call law allows Missourians to reduce unwanted telemarketing calls made to their homes by signing up for the No Call list. The Missouri Attorney General's Office manages the list. There is no cost to be placed on the No Call list. To sign up, call **Missouri's No Call List at 866-662-2551**.

If you are victimized by a telemarketer who continues to call after your phone number has been placed on the No Call registry, contact the **Missouri Attorney General's Office at 866-289-9633**.

National Do Not Call Registry:

In addition to a Missouri No Call list, there is a federal No Call registry. Contact 800-382-1222 to be placed on the no call registry or to file a complaint if you receive calls after you've been placed on the registry. You may also sign up by visiting www.donotcall.gov. Cell phone numbers may also be added to the No Call registry.

Slamming and Cramming — These scams are telephone service oriented. Slamming refers to changing your long distance carrier without your consent. Cramming refers to the billing of optional services on your phone bill that you have not authorized — such as voice mail, paging services, or 800 numbers.

How to avoid being slammed or crammed:

- Never sign anything unless you've read it carefully.
- Never give out personal information such as your phone number or present carrier unless you know who will have access to this information and how it is used.
- If you get a letter verifying you switched services, notify the sender in writing that you didn't authorize the switch.
- Be suspicious of any phone company solicitor unwilling to send written information.
- Consider getting caller ID. (**Note:** Clever phone solicitors can get around this by blocking it, causing stars to appear on the screen instead of a number.)

What To Do If You Are In A Traffic Crash

Traffic crashes are unplanned events. However, reading the information below might help you plan how to react if you are in a traffic crash.

Remember: Keep Calm!

1. Offer assistance and give aid to the injured.
2. Call the appropriate law enforcement agency immediately to report any crash resulting in injury to any person or motor vehicle damage.
3. If no personal injury is involved, vehicles should be moved to clear the traffic flow.
4. Complete the box below:

Other Vehicle

Driver _____

Age _____

Complete Address _____

Phone _____

Car License _____

Make, Type, Year _____

_____

Owner _____

Complete Address _____

_____

_____

Insurance Company _____

Policy Number _____

Agent _____

You will need to have easily accessible your proof of insurance card (required by Missouri law), your vehicle's registration, and your driver's license. Share this information with others involved in the traffic crash.

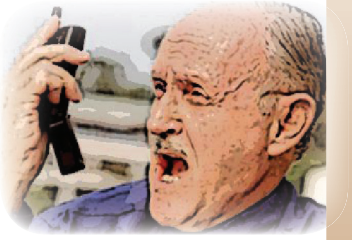
Make some notes about the crash. Check any of the boxes you feel might apply to the other driver. If there is more than one driver, remember to differentiate between them when filling out the list below.

The Driver ...

- ☐ Driving under the influence of intoxicants.
- ☐ Exceeded lawful speed.
- ☐ Did not grant right-of-way to vehicle.
- ☐ Did not grant right-of-way to pedestrian.
- ☐ Followed too closely.
- ☐ Improper passing.
- ☐ On wrong side of road.
- ☐ Failed to give proper signal.
- ☐ Improper turn.
- ☐ Disregarded stop light.
- ☐ Disregarded stop sign.
- ☐ Disregarded other traffic control.

Telemarketing Fraud

To protect yourself or your business from telemarketing fraud, keep these tips in mind:



- Don't give out your credit card number over the phone to someone who calls to solicit your business.
- Be cautious if the caller says an investment, purchase, or charitable donation must be made immediately. Ask that the information be sent to you.
- Ask who is in charge of the firm or organization represented.
- Ask for the address and phone number of the firm calling you. Be cautious if the caller won't provide that information.
- Ask if it is possible to obtain the names and numbers of satisfied customers in your community.
- Check with state and local consumer protection offices and the Better Business Bureau for information about the organization.
- Be wary of offers for free merchandise or prizes. You may end up paying handling fees greater than the value of the gifts.

How To Handle Sales Calls

Many Missourians receive calls at home offering them information about products or services they may want. But, the choice is yours. When you receive a call:

- Find out who is calling.
- If you think you may be interested, but want to know more, ask the caller to mail information about the offer or charity.
- If you are not interested, interrupt the caller and say so.
- If you don't want to get another call from that company, ask the person to take your name off the list.