

Refuse To Be A Victim.®

IF YOU ARE AN ID THEFT VICTIM

- Immediately file a report with your local law enforcement. Keep a copy of the report
- Review your personal bank accounts for unusual activity. If necessary, close your existing accounts and open new ones.
- File a complaint with the Federal Trade Commission.
- Contact creditors to determine if there has been unauthorized activity. Keep records of these communications, including names of the people with whom you have spoken.
- Ask the three credit reporting bureaus to place a fraud alert on your name. This instructs creditors to obtain your permission before opening new accounts.

IMPORTANT CREDIT CONTACTS

EQUIFAX 1-800-685-1111
TRANS UNION 1-800-888-4213
EXPERIAN 1-888-397-3742
Federal Trade Commission
ID THEFT 1-877-IDTHEFT
HOTLINE

PROTECT YOUR PIN NUMBER WHEN USING AN ATM MACHINE

- Use a safety deposit to hold valuables; include the name of a trusted friend, other than a home healthcare worker, on the bank contract and provide the trusted person with an extra key.
- When away from home, have timer lights go on and off at different intervals and call local law enforcement to advise them to watch your residence.

DAILY CRIME PREVENTION MEASURES:

When Outside Your Home

- Plan your route and stay alert to your surroundings.
- Never exhibit or flash large sums of cash or other valuables.
- If you must walk outside at night, choose the busiest and best-lit streets.
- Walk with a companion, whenever possible.
- Greet familiar people and vendors.
- Stay away from buildings and walk next to the street.
- Avoid dark places, short cuts, alleys, thick trees, shrubs, and sparsely travelled areas.
- Be wary of strangers who attempt to start meaningless or odd conversations.



SENIOR SAFETY GUIDE

STEUBEN COUNTY SHERIFF

David V. Cole
7007 Rumsey Street Ext.
Bath, NY 14810
(607) 622-3930

- Seniors are involved in more than 2.3 million accidents in their homes each year. While many seniors prefer to live independently, most homes are poorly designed to meet their needs.
- Approximately 7,000 adults 65 and older die in such accidents annually. Falls are the number one safety risk for older adults – nearly 1/3 of the senior population falls each year with 70% occurring at home.
- Older adults need to take extra safety precautions due to physical changes that occur during the aging process, such as declining vision, hearing, sense of touch and smell, and bone density loss. These factors increase the risk of injury in the home.



General Home Safety

The following home safety tips can help keep you and your loved ones safe:

- Consider a medical alert or a buddy system.
- Keep a fire extinguisher and smoke detector on every floor.
- Never smoke when alone or in bed.
- Always get up slowly after sitting or lying down. Take your time, and make sure you have your balance.
- Wear proper fitting shoes with low heels.
- Remove electrical or telephone cords from traffic areas.
- Avoid using slippery wax on floors.
- Wipe up spills promptly.
- Avoid standing on ladders or chairs.
- Have sturdy rails for all stairs inside and outside the house, or, if necessary, purchase a stairlift.
- Use only non-glare 100 watt or greater incandescent bulbs (or the fluorescent equivalents.)
- Make sure that all stair cases have good lighting with switches at top and bottom.
- Remove all scatter rugs, repair frayed carpet, tape or tack down loose carpet edges.
- Arrange furniture to allow adequate space for safe walking
- Keep closet doors and drawers closed to prevent bruises or tripping.
- Keep walking aids within reach and keep a nightlight on or flashlight within reach of your bed.

Kitchen Safety

- Keep floors clean and uncluttered.
- Illuminate work areas.
- Mark "on" and "off" positions on appliances clearly and with bright colors.
- Store sharp knives in a rack.
- Use a kettle with an automatic shut-off.
- Store heavier objects at waist level.
- Store hazardous items separate from food.
- Avoid wearing long, loose clothing when cooking over the stove.
- Make sure food is rotated regularly and check expiration dates.



Bathroom Safety

- Leave a light on in your bathroom at night.
- Use recommended bath aids, securely installed on the walls of the bath/shower stall and on the sides of the toilet.
- Skid-proof the tub and make sure the bath mat has a non-slip bottom.
- To avoid scalds, turn water heater to 120 degrees Fahrenheit or below.
- Mark cold and hot faucets clearly.
- Use door locks that can be opened from both sides.
- If possible, bathe only when help is available.

CAREGIVER SAFETY TIPS

- Affiliate with home healthcare agencies that require criminal background checks on all healthcare aides.
- Always check backgrounds and references—preferably in person.
- Schedule an appointment before visiting.
- Recommend homecare workers, aides, nurses, therapists, laboratory technicians and others to call ahead.
- In an apartment-style facility, use an “I’m okay” door card. This works as a good notification system each morning and evening.
- Make sure there is a plan in case of a fire and escape routes are practiced.
- Install a smoke detector and carbon monoxide detector. Remember to check batteries often.
- Make sure there are no double-key locks on inside doors.

Drug Safety

- Review your medicines frequently with your doctor or pharmacist and when you take new medication.
- Make sure medicines are clearly labeled.
- Read medicine labels in good light to ensure you have the right medicine and always take the correct dose.
- Dispose of any old or used medicines.
- Never borrow drugs from others.
- Check with your doctor or pharmacist before you mix alcohol and your drugs.
- Have medication dispensed in a bubble pack or convenient dispenser.

CREDIT REPORTS

Order a copy of your credit report annually to check for inaccurate, unauthorized accounts and unusual inquiries.

A copy can be obtained from any of the three major credit reporting agencies:

EQUIFAX	1-800-685-1111
TRANS UNION	1-800-888-4213
EXPERIAN	1-888-397-3742
FTC ID THEFT HOTLINE	1-877-IDTHEFT

CREDIT CARD SAFETY

Always ask for a receipt and destroy the copies.

Review credit card statements as soon as they arrive. Contact your issuer immediately if you are suspicious of any purchases.

Do not carry more credit cards than necessary for your personal use.



PROTECT YOUR SOCIAL SECURITY NUMBER

If someone requests your Social Security number, ask how it will be used.

BEFORE COMMITTING TO A HOME IMPROVEMENT CONTRACT

Investigate the contractor with the Department of Consumer Protection.

Ask for job references and to speak to other home owners who used the contractor to see if they would recommend the contractor.

Ask for a copy of the insurance certificate.

Get **THREE ESTIMATES** before making a decision, remembering cheaper is not always better.

Do not pay in full until the work is satisfactorily completed. **ALWAYS** pay with a check or credit card, **NOT CASH.**

Ask someone knowledgeable and trustworthy to review documents before you sign them.



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SCAM SAFETY

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DOCUMENT PROTECTION

Shred unused credit cards and unnecessary documents containing personal information.

Secure items with personnel information in a safe place.

COMPUTER/INTERNET SAFETY

Do not store personal or financial information on your laptop, in case it is stolen.

Use a secure web browser for all online transactions.

Update virus protection software regularly.

Video—How to File a Complaint, at “consumer.ftc.gov/media”.

More information:

ftc.gov/scams

ftc.gov/robocalls

fts.gov/charitiesfraud

ftc.gov/travelscams

ftc.gov/bizopps

AVOIDING SALES CALLS

Sign up for the national “do not call” registry.

Its easy and FREE— call 1-888-382-1222, TTY 1-866-290-4326 from the phone number you want to register.

You may also register at www.donotcall.gov.

“Do not call” expires after 5 years, and does not notify you—you need to re-register.

Non-profit groups, charities, political organizations and survey companies will still be able to call.

PRIZES AND SWEEPSTAKES SCAMS

Never pay to play.

Don’t believe you have to give a company money for taxes on your prize.

Be wary of offers to send you an “advance on your winnings.”

Don’t be fooled by official-looking mail.

Be especially cautious with foreign sweepstakes.

CON GAMES AND FRAUD

Don’t believe claims that state there are no risks.

Beware of promises of big profits fast.

Get the details in writing.

Don’t agree to anything on the spot.

Understand your investments.

Don’t act on testimonials from strangers and be especially wary of investments in commodities.

Steer clear of “off-shore investments”.

Do not reply to emails soliciting investments.

Contact:

The Federal Securities and Exchange Commission— 1-800-732-0330

The North American Securities Administration Association— 1-202-737-0900

National Futures Association
(for investments in commodities)
www.nfa.futures.org

