



**FRIPP ISLAND  
GOOD NEIGHBOR  
WATCH**

**CRIME PREVENTION  
SAFETY TIPS**

**Presented by the Fripp Island Security Department  
And  
The Fripp Island Property Owners Association Security Committee**



## FRIPP ISLAND GOOD NEIGHBOR WATCH

### Safety At The Home

#### **Safety at the Door**

- ❖ When someone knocks at your door, don't open it unless you know your visitor. Have a through-the-door viewer installed on each exterior door. Remember Fripp Island does not allow solicitation. If someone is soliciting call Fripp Island Security at once.
- ❖ Someone may knock at your door and ask to use your telephone to make an emergency call. Never open your door, call Fripp Island Security.
- ❖ If someone comes to your door who you do not trust or who you believe might be dangerous, call Fripp Island Security.

#### **Returning Home**

- ❖ If you find your door ajar or if you hear unusual sounds inside, **DON'T GO IN!** Go to the nearest telephone and call Security. If your home has been burglarized, **DON'T TOUCH ANYTHING UNTIL THE LAW ENFORCEMENT OFFICER ARRIVES!** If you enter your home and find a burglar there, leave if you can. If the intruder is armed, sit down quietly and obey instructions. **DO NOT** resist or fight. Observe the intruder closely to obtain a description for the responding law enforcement officer. when the intruder leaves, call 911 immediately.

#### **Telephone Safety**

- ❖ If you receive frequent "wrong number" calls, hang up calls, late night calls from strangers or other nuisance calls, call the security representative of your telephone provider and Fripp Island Security.
- ❖ If the telephone call is obscene, hang up the telephone but don't slam the receiver down.
- ❖ If a telephone call is threatening contact Security immediately
- ❖ 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 or needs.
- ❖ Don't try to be a counselor. The annoying or malicious caller probably needs professional help, but he/she may only be encouraged by your concern and will continue calling

## **Deterring the Burglar**

### **Your Keys**

- ❖ Never carry identification tags on your key ring or holder
- ❖ Don't hide a spare key outside your door - under the doormat, in the mailbox, the flower box, or over the door – the burglar knows where to look.

### **When You Are Away**

- ❖ When you leave your home for a prolonged period of time, discontinue your newspaper and other deliveries by phone or in person ahead of time. Don't leave notes
- ❖ Have your lawn mowed.
- ❖ Notify the post office to hold or forward your mail or have a trusted person pick it up daily
- ❖ Put lights both inside and outside the house on timers. Also, place one or more radios or V's on timers so they will periodically come on.
- ❖ Turn the volume on the telephone down so it cannot be used as a cue that no one is home.

## **Deterring Street Criminal**

### **Purse Snatchers, Pickpockets, and Muggers**

- ❖ Purse snatcher are most frequently teenagers who prey upon person in crowded places
- ❖ The pickpocket attempt to steal a wallet when the owner is distracted in a crowd.
- ❖ The mugger looks for victims in out of the way and secluded places

### **Recommendations**

- ❖ Carry as little cash as possible and carry credit cards in a concealed coat or chest pocket
- ❖ For a woman with a purse, carry it close to the body, preferably in front. If the purse has a clasp, cover it with your hand. Don't wrap the strap of the purse around your wrist. **Never leave a purse unattended.**
- ❖ If you carry both packages and a purse, put the purse between your body and the packages.
- ❖ Avoid carrying a wallet in a back or side pocket of a purse.

### **If a robber attempts to snatch 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 Walking**

- ❖ Plan your route and stay alert to your surroundings
- ❖ Never exhibit or flash large sums of cash or other valuables.
- ❖ If you must walk at night, choose the busiest and best-lit streets. 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 attempt to start meaningless or odd conversations.

### **In Stores**

- ❖ Don't display cash except in small amounts
- ❖ Don't leave a purse unattended, in a shopping cart or on a counter while examining an item. Don't get separated from a purse in a crowded restroom
- ❖ If you are purchasing something and opening your purse, don't allow yourself to be distracted. Close it as quickly as possible.
- ❖ Always make sure you retrieve a credit card from a clerk after using it.

### **Safety In Your Car**

- ❖ Keep your gas tank full and your vehicle's engine well maintained to avoid breakdowns.
- ❖ Always lock your car door, even when you're inside, and keep your windows rolled up
- ❖ Lock packages and other valuables in the trunk. Do not leave them on the back seat or on the floor of the vehicle where potential thieves can see them
- ❖ When you return to your car, always check the front and back seats 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 house door unlocked.
- ❖ It is recommended you have a cell phone in your motor vehicle. They can be invaluable if you have mechanical problems, are involved in or witness an accident, feel threatened, etc.
- ❖ If you purchase gas and go inside to pay for it, take your vehicle 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 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 vehicle driver something or perhaps beg money, while a second criminal reaches in a window or enters the vehicle from the passenger side
- ❖ Do not rent vehicles that are clearly marked as rental vehicles. Thieves often target rentals because they believe tourist who carry a lot of money drive them.

## **Deterring Con Games and Consumer Fraud**

**Con Games** - Con games are schemes perpetuated by confidence artists. They are often charming and persuasive and are usually well dressed and intelligent. Con artists frequently promise "incredible bargains" or "quick money." The con artist frequently sees senior citizens as an easy target. Many seniors\ citizens live on social security and pensions supplemented by savings. They may be looking for ways to increase their incomes through investments, home business opportunities or retirement properties.

### **Tips**

- ❖ The first thing to remember – and to always bear in mind – anything that sounds too good to be true, probably is
- ❖ If you receive a telephone call from someone telling you you've won a prize and asking for payment to buy something, for processing or administrative fees, for customs, taxes, or for any other reason, it's probably a scam because legitimate sweepstakes or prize offers don't ask for payment because it's illegal.
- ❖ If a person says you have to take the offer immediately or you'll miss the opportunity, it's probably a scam because legitimate companies don't pressure people to act without time to look into the deal.
- ❖ If a caller refuses to send you written information before you commit to anything, it's probably a scam because legitimate companies are always glad to send information about what they are offering.
- ❖ If a caller claims you can make huge profits in an investment with no risk, it's probably a scam because all investments are risky and legitimate companies must tell consumers about the possible risk involved.
- ❖ If a caller claims you can make huge profits through a franchise or other business opportunity with little or no effort, it's probably a scam because all business ventures require knowledge and effort on the part of buyers, and no legitimate companies would guarantee profits.
- ❖ If a caller asks for a donation but won't tell you exactly how the money will be used and how you can verify the charity and what it does, it's probably a scam because legitimate charities are willing to say what percentage of contributions are used for services and how much goes to overhead and fundraising. They are also willing to tell consumers whom they can check with to confirm that the charity is legitimate.
- ❖ If a caller insists you send your payment by a private courier or wire money, it's probably a scam because legitimate companies don't try to keep people from checking the deal out and changing their minds, or try to evade the postal authorities by demanding immediate payment by courier or wire.
- ❖ If a company asks for cash, it's probably a scam because legitimate companies don't ask for cash; but con artists do. They often have trouble obtaining merchant approval from credit card companies, and they also want to be difficult to trace.

- ❖ If a caller asks for your social security number, it's probably a scam because legitimate companies do not request your social security number unless you are applying for credit and they need to check your credit report.
- ❖ If a caller asks for your credit card number, bank account number, or other financial information when you aren't buying anything or paying with those accounts, it's probably a scam because legitimate companies only ask for financial information to bill you or debit your account for purchases you've agreed to make.
- ❖ If a company calls you relentlessly or after you've asked not to be called anymore, it's probably a scam because legitimate companies will take "no" for an answer and will take you off their calling list if you ask. Con artist will keep calling to bear you down or get more money from you.
- ❖ If a company offers to get you a loan, or credit, or a credit card or to "repair your bad credit if you pay an up front fee, it's probably a scam because legitimate lenders and credit card companies do not demand payment in advance, and no one can get bad information removed from a credit file if its is accurate.

**Con Artist 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 his or her money. The following are among the more frequent schemes used by con artists:

**The Pigeon Drop**

- ❖ The victim is approached by a stranger and engaged in a conversation. When the con artist has gained the victim's confidence, he/she mentions a large amount of money that they or an acquaintance has found.
- ❖ A second person joins the stranger and they discuss that whoever lost the money probably came by it unlawfully.
- ❖ One of the con artists indicates he/she works in the area and decides to contact his/her employer for "advise."
- ❖ He/she returns in a few minutes and states that his/her employer has counted the money and verified the amount and said they should keep it and divide the money three ways.
- ❖ They are then instructed to each put up "good faith" money to show evidence of financial responsibility and good faith before collecting a share.
- ❖ The victim is then induced to withdraw his/her share from their bank and the con artist takes the money to his/her "employer."
- ❖ The con artist then disappears and the "employer" cannot be found.

**The Bank Examiner**

- ❖ A phony bank or saving and loan "investigator" contacts the victim and asks for his/her help in catching a dishonest employee
- ❖ The victim is asked to go back to their bank, make a cash withdrawal and then turn the money over to the bank examiner who will verify the serial numbers and catch the suspected employee.

- ❖ When the money is turned over to the phony bank examiner or “investigator,” he or she disappears with it.

### **Lottery Ticket Scam**

- ❖ A con artist will approach an individual and explain they have purchased a winning lottery ticket but cannot collect the lottery prize because he/she is an illegal alien.
- ❖ The victim is offered the winning lottery ticket for a substantial sum of cash. The con artist may call an accomplice and pretend to be calling the Lottery Commission to verify a winning number
- ❖ After giving the victim the “winning” ticket in exchange for cash, the con artist disappears.
- ❖ Con artists using this scheme may target someone from their country or religion hoping the potential victim will be more trusting if they have something in common.

**Consumer Fraud** - Consumer Fraud essentially refers to illegal transactions between merchants or business people and consumers. The fraud usually results in false claims, misrepresentation, over charging, failure to deliver goods or failure to return a deposit.

### **Home Improvement Schemes**

- ❖ They offer free home inspections or surveys.
- ❖ They may demand large down payments or deposits for home repairs and then disappear with the money.
- ❖ They may distract the homeowner and subsequently burglarize the home.
- ❖ They may quote a low price for home repairs and then inflate it dramatically after the work has begun.
- ❖ They may trick senior citizens into signing home improvement loan contracts, using their homes as collateral.
- ❖ Popular home improvement schemes include roofing, driveway repair and plumbing repairs.

### **Prevention Includes**

- ❖ Be skeptical of contractors who solicit business door to door.
- ❖ Don't rush into any home repair decision and don't contract to have a job done immediately.
- ❖ Obtain several written estimates for a proposed repair job.
- ❖ Insist on seeing a contractor's license. These are necessary in most states even for jobs like resurfacing a driveway or patching a roof.
- ❖ Ask to see references for the contractor and check them out.
- ❖ Obtain a detailed written contract and job estimate spelling out what will be done, when it will be done, what materials will be used, and how much it will cost.
- ❖ Pay as little money as possible up front.
- ❖ For a large job, consider obtaining a performance bond.
- ❖ Don't allow strangers inside your home for any reason.

- ❖ Inspect the work as it is being done to insure that replacements are really being installed

### **Health Fraud**

- ❖ “Instant cures” and “miracle” gadgets that relieve pain are often promoted
- ❖ 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 frequent target of fraudulent practitioners.

#### **Prevention Includes**

- ❖ Consult with your doctor, local health clinic or medical society before you buy.
- ❖ Beware of “mail order” labs or clinics that offer to diagnose and cure disease through the mail.
- ❖ Only go to medical labs and clinics recommended by your doctor or hospital.

### **General Con and Fraud Recommendations**

- ❖ Beware of medical cures (drugs, eyeglasses, hearing aids, cures for arthritis and cancer and other remedies) that may be ordered through the mail. See your doctor for health problems.
- ❖ Do not send money in for mail order insurance until your attorney has checked out the offer. Buy insurance from someone you trust. Buy only what you really want, need and can afford.
- ❖ Never purchase property you have not seen, have your attorney check out the property and the seller.
- ❖ Avoid get rich quick schemes. If it sounds too good to be true it probably is.
- ❖ Read and understand any contract before you sign it. Don't skip the small print and never sign a blank contract or one with blanks to be filled in later.
- ❖ Beware of home repair companies offering a “free inspection” of your roof, porch, wiring, etc. Do business with local firms with which you are acquainted.
- ❖ If you consider buying a product from a door to door salesperson, ask for credentials. Then call your local law enforcement agency or the Better Business Bureau and inquire about their reputation. Remember, the best advice is to deal with local businesses you know.
- ❖ Be totally aware of what people are saying. Do not be rushed into anything., ask questions
- ❖ Carefully review bills you may receive after the death of your spouse or loved one, lose through death sometimes clouds our judgment and makes us vulnerable to phony bills, which may suddenly come to light.
- ❖ Obtain a receipt for all transactions.
- ❖ Be careful about any offer to combine all your bills. A debt consolidation loan may offer a low monthly payment, but the interest rates may be extremely high.
- ❖ When you make contributions to charitable organizations, make sure you know exactly where the money is going. Give by check and make it payable to the organization, never an individual.

- ❖ Never give your credit card, debit card, social security or bank account number to anyone over the phone. It is illegal for telemarketers to ask for these numbers to verify a prize or gift.