



Watch Works

Charles County
Sheriff's Office

Sheriff Rex W. Coffey
April 2014

Personal Security Tips

The world can be a dangerous place. If we fail to recognize this fact, we become more vulnerable to any number of criminal threats, all just looking for the next unsuspecting victim. Gathered from a number of sources the following information can help you be a little more aware and a little more secure during the coming year.

Register your home and cell phones with the National Do Not Call Registry:

www.donotcall.gov

The National Do Not Call Registry gives you a choice about whether to receive telemarketing calls at home. Most telemarketers should not call your number once it has been on the registry for 31 days.

Opt-Out of Pre-screened Credit and Insurance Offers:

Many companies that solicit new credit card accounts and insurance policies use prescreening to identify potential customers for the products they offer. Pre screened offers sometimes called "preapproved" offer are based on information in

your credit report that indicates you meet criteria set by the company making the offer. Usually, prescreened solicitations come via mail, but you also may get them in a phone call or in an email. If you decide that you don't want to receive prescreened offers of credit and insurance, you have two choices; you can opt-out of receiving them for five years or opt out of receiving them permanently. To opt-out for five years: call toll-free 1-888-5-OPT-OUT (1-888-567-8688) or visit www.optoutprescreen.com. The phone number and website are operated by the major consumer reporting companies. To opt-out permanently: you may begin the permanent opt-out process online at: www.optoutprescreen.com. To complete your request, you must return the signed Permanent Opt-Out Election Form, which will be provided after you initiate your online request.

Review a Copy of Your Credit Report
AnnualCreditReport.com is the official site to get your free annual credit

reports. This right is guaranteed by Federal law. Federal law allows you to :

- * Get a free copy of your credit report every 12 months from each credit reporting company.
- * Ensure that the information on all of your credit reports is correct and up to date.

Visit:

www.annualcreditreport.com to get a free copy of your credit report.

Change Your Passwords:

Change the passwords for all of your on-line accounts. For best security passwords should be complex and changed frequently. Too often we use the same password for extended periods of time and use a single password across multiple accounts. This creates a vulnerability, which is increased if the passwords being used are weak. You can check the strength of your passwords using the Microsoft Password Checker on-line at www.microsoft.com/security/pcsecurity/password-checker.aspx

Dates to Remember

April 1
April Fool's Day

April 18
Good Friday

April 20
Easter



Scams Targeting Seniors

Financial scams targeting seniors have become so prevalent that they're now considered "the crime of the 21st century." Why? Because seniors are thought to have a significant amount of money sitting in their accounts. It's not just wealthy seniors who are targeted. Low-income older adults are also at risk of financial abuse.

1. Health Care/Medicare/Health Insurance Fraud

Every U.S. citizen or permanent resident over age 65 qualifies for Medicare, so there is rarely any need for a scam artist to research what private health insurance company older people have in order to scam them out of some money. In these types of scams, perpetrators may pose as a Medicare representative to get older people to give them their personal information, or they will provide bogus services for elderly people at makeshift mobile clinics, then use the personal information they provide to bill Medicare and pocket the money.

2. Counterfeit Prescription Drugs

Most commonly, counterfeit drug scams operate on the Internet, where seniors increasingly go to find better prices on specialized medica-

tions. The danger is that besides paying money for something that will not help a person's medical condition, victims may purchase unsafe substances that can inflict even more harm.

3. Funeral & Cemetery Scams

In one approach, scammers read obituaries and call or attend the funeral service of a complete stranger to take advantage of the grieving widow or widower. Claiming the deceased had an outstanding debt with them, scammers will try to extort money from relatives to settle the fake debts.

4. Fraudulent Anti-Aging Products

It is in this spirit that many older Americans seek out new treatments and medications to maintain a youthful appearance, putting them at risk of scammers. Whether it's fake Botox or completely bogus homeopathic remedies that do absolutely nothing, there is money in the anti-aging business.

5. Telemarketing

Perhaps the most common scheme is when scammers use fake telemarketing calls

to prey on older people, who as a group make twice as many purchases over the phone than the national average. With no face-to-face interaction, and no paper trail, these scams are incredibly hard to trace.

6. Email/Phishing Scams

A senior receives email messages that appear to be from a legitimate company or institution, asking them to "update" or "verify" their personal information. These emails have logo's that look like the bank or credit card company that they use.

7. The Grandparent Scam

The Grandparent Scam is so simple and so devious because it uses one of older adults' most reliable assets, their hearts. Scammers will place a call to an older person and when the mark picks up, they will say something like, "Hi Grandma, do you know who this is?" When the unsuspecting grandparent guesses the name of the grandchild, the scammer has established a fake identity without having done a lick of background research. Once "in" the fake grandchild will usually ask for money to solve some unexpected financial problem paid to Western Union or MoneyGram.



A word from your Community Organizer, Connie Gray (301) 932-3080 grayc@ccso.us

What a crazy winter. I think those that love snow got tired of snow. Now that the weather is turning nicer it's time to get out side and get some exercise by working on they yard, bicycling, baseball and soccer. It looks and is starting

to sound like spring. National Night Out will be here before you know it. The date is August 5th this year. It's never too early to start planning. If your neighborhood has not joined in with other neighborhoods in Charles County to celebrate National

and would like to, please give me a call and together we can plan a celebration to fit your neighborhood. Something small or something large, it doesn't matter. Just getting outside and meeting your neighbors is what it's all about.



Bicycle "Rules of the Road"

- * Be alert and pay attention.
- * Ride with the traffic, on the right side of the road. It is dangerous and illegal to ride against traffic on the left side of the road.
- * Obey traffic lights, signs and signals, as if you were driving a motor vehicle.
- * Be cautious at intersections. Always make sure the way is clear before entering an intersection.
- * Yield to pedestrians.
- * Ride in bicycle lanes and in the street instead of the sidewalk.
- * Ride to the right if you are traveling more slowly than other traffic unless you are turning left, passing another bicycle or vehicle, or avoiding a road hazard.
- * Pass vehicles, other bicyclists and pedestrians on the left side. Announce "on your left" before you start passing.
- * Use extra caution in bad weather conditions, allowing extra time and space to stop.
- * When using crosswalk, walk your bicycle, do not ride.
- * Never wear headphones while riding.
- * Be aware of traffic around you and be prepared to brake quickly.
- * Avoid riding in other vehicle drivers' blind spots.
- * Do not follow a truck or other large vehicle too closely. Drivers traveling in the oppo-

site direction cannot see you and could turn into you at an intersection.

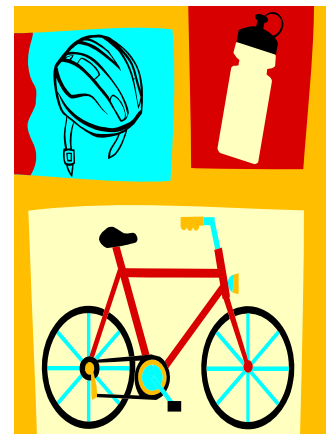
- * Never drink alcohol and ride.

5 Keys to Safe Bicycling.

- * Wear a properly fitted bicycle helmet.
- * Be visible.
- * Stay alert.
- * Know and obey traffic rules. Be predictable.

Have Fun!

Riding a bicycle is an enjoyable way to exercise and have fun. By taking steps to prevent accidents and avoid injury, and teaching children to do the same, you and your family can enjoy riding bicycles safely for many years to come.





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