

FRAUDS & SCAMS

PROTECT YOURSELF & YOUR LOVED ONES



provided to you by our concerned citizens and:

DOUGLAS COUNTY SHERIFF'S OFFICE

Sheriff Darren M. Weekly

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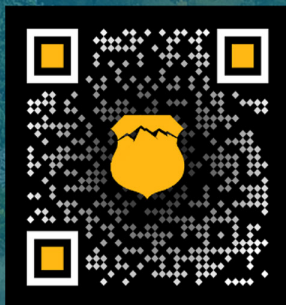
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Douglas County Sheriff's Office
Darren M. Weekly, Sheriff

Dear Residents of Douglas County,

In life there are all sorts of issues that come about no matter your ethnic, social, or age group. Bullying, peer pressure, substance abuse, scams as well as the other topics can affect each and every person in the community if proper steps are not taken to deter it. The problems can be tackled, but it takes not only the law enforcement agencies, but also the resources and active support from all areas of the community.

While the law is an effective deterrent, educating our community is the best protection against the issues discussed in this book. Whenever the opportunity arises where we can inform the public about the problems and dangers connected with bullies, drugs, guns, gangs, scams and so on, we feel it is our responsibility to do so. This book is designed to inform and educate all walks of life, regardless of age, social standing or otherwise, about how to be better protected against the dangers that come along with life in this world.

Please read over the information hereafter and keep in mind it is a guide touching on many important topics. We encourage each member of the community to research further, discuss amongst one another, and teach others what you have learned. Please feel free to reach out to your Douglas County Sheriff's Office if you need any assistance, we are here and happy to help.

We would also like to thank the businesses who placed ads in these books. Your support helps us to receive the educational materials we use within our community. We also thank the entire community for your support and cooperation and assure you that you have our full support and cooperation as well.

Sincerely,

A handwritten signature in black ink that reads "D. M. Weekly".

Sheriff Darren M. Weekly
Douglas County Sheriff's Office

Douglas County Sheriff's Office
4000 Justice Way
Castle Rock, CO 80109

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★ Honor - Service - Valor ★

Fraud/Scams

Frauds/

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Loan Scams
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Fraud
Social Security
Fraud
Tax Fraud
Prescription Scams
Virtual Kidnapping
Scams
Romance Scam



Have You Been Scammed?

Scams are a pervasive problem, and although banks and credit cards usually provide protection against fraudulent activity, it's still essential to be wary of any offers that sound too good to be true. Fraudsters are getting increasingly clever and prey on unsuspecting individuals by preying on their emotions and manipulating them. A classic example of this is when a person travels the world to meet their online "soulmate", only to be robbed and have their bank accounts emptied. In other cases, a person may entrust an "investor" with their savings in the hope of making a large profit in a short space of time, only to never hear from them again and their funds are gone.

If you've been a victim of fraud, it's possible that you may experience further exploitation, so it's important to take immediate action. Reach out to your financial institution and request that they freeze your accounts. Furthermore, be sure to file a report with the police and the Federal Trade Commission, and inform your family and friends about the scam. Lastly, and very importantly, be sure to update the passwords on all of your accounts and devices.

Learn to say no to unwanted callers. Learn how to not engage with an unwanted call, text or email. Learn to trust your instincts. Learn to protect yourself. Learn to check your credit report for any unauthorized charges. Remember, if it doesn't seem right, it probably isn't.



What Does it Mean:

Fraud:

Wrongful or criminal deception resulting in financial personal gain for the criminal. A breach of confidence or trust. Embezzlement, deceit, cheating or swindling.

Scam:

A fraudulent scheme or operation involving money or some sort of business transaction.

There is a subtle difference between fraud and scam.

A scam is generally a minor offense. Fraud is considered very serious. However both can hurt you; both can break your bank account.

Internet Scams:

How many times have you received an email telling you that you have won a large sum of money, or a vacation, or someone you know has been arrested and they need you to deposit a bond? Come on, no one gives you free money. No one gives you a free vacation. And you know your friend did not go to a foreign country for vacation because they called you last night. So why do people still get sucked into these crazy scams?

These are called cyber crimes or e-crimes. These crimes are against the law, but it's hard to catch the bad guys because a lot of scams happen in other countries.

If they ask for your bank account information, don't fall for it! Don't ever give out that information. Even if they say they are arrested and they use the name of someone you know. These are scammers and they are very good at what they do.

Don't ever open an email you question because it could be from a hacker. A hacker can get into your accounts and steal everything. Keep an antivirus on your computer and don't open unrecognized emails.

Don't ever sign anything you don't know about, even online.

ATM Card Safety:

Check your surroundings before you use an ATM machine. Make sure it's well lit and no one suspicious is lurking around. While putting your pin code in cover the top of the card slot. Thieves place devices over the card slot to record your pin and magnetic strip. After they steal your information they create their own cards using your account to pay for items. If you suspect criminal activity leave the area immediately.



DIFFERENT TYPES OF SCAMS OR FRAUDS



Targets: Senior Citizens

The crime of the 21st century is now considered to be scams targeting seniors. Why?

- Senior citizens usually have a “nest egg” or excellent credit.
- Seniors are more polite and trusting, making it harder for them to hang up the phone or to say no. Con artists will exploit those traits.
- Older people who have been scammed may be too ashamed to report it, or they don’t know who to report it to.
- It may take weeks for an elderly victim to even know they have been scammed giving the con artists time to move to the next victim.
- Senior Citizens are interested in products that promise a longer life. Many con artist take advantage of that.

Seniors Fight Back! Avoiding Scams or Frauds:

- Never sign blank forms or anything that you don’t understand. Register your phone number with the National Do Not Call Registry.
- Do not send in money to claim a “prize”.

- Report any charges on your credit card that you don't recognize.
- Check out charities before you donate.
- Only give your insurance/Medicare information to those who provide you with medical services.
- Do not do business with door-to-door or telephone salespeople who tell you that the product is free.
- Do not trust it when someone says, "You must act now, or the offer won't be good."

As we grow older our concerns change, but knowledge is the best way to calm our concerns. Below is a list of some scams or frauds to be aware of.

Grandparent Scam: The scammer calls you posing to be your grandchild and is in a desperate situation. They might say they are in jail in a foreign country or in a car accident and need money wired to them immediately.

Jury Duty Scam: The scammer calls and tells you that you missed jury duty and a warrant has been issued for your arrest. You must either pay now or an officer will be sent over to arrest you. They usually want the money transferred or loaded on a prepaid card.

Lottery Scam: This scam is to convince you that you won a large sum of money in a foreign lottery. They will ask for payment up-front for taxes and fees before you can collect your winnings.

IRS Scam: The scammer scares you into believing you didn't pay all of your taxes and you will be arrested if you don't pay. They will want the money owed to the IRS either wired or put on a prepaid card.



Utility Scam: The scammer tells you your utilities are about to be cut off if you don't pay your bill right away. They will ask the money to be transferred or placed on a prepaid card.

Bank Examiner Scam: The scammer portrays himself as a good Samaritan and poses as a bank official. They tell the victim that their account has been compromised and that they need personal information to check their accounts. The scammer will then ask for social security number and passwords.

Counterfeit Prescription Scam: The scammer offers your same prescriptions at a much lower cost. Be aware, you might be buying ineffective drugs or taking harmful drugs. Don't

Do Not Call Scam: Scammers tell you they are with the Do Not Call government agency and ask you to sign up. They charge a fee to register, or they will ask for personal information. Just hang up. The real National Do Not Call list is free and does not ask for personal information.

<https://www.donotcall.gov>

Casting Call Scam: With the success of shows like American Idol and Project Runway, scammers tell you they are scouts and that you are perfect for the show. They ask you to come to the audition when all they want to do is sell you acting classes or photo shoots. Even worse, they ask you to fill out personal information giving them all they need for identity theft.

Painting and Magazine Scams: Young people come up to your front door with paintings claiming to be worth more than what they are selling it for. You are told they are one of a kind. Or the magazine may cost more, but it helps underprivileged kids go to summer camp. DO NOT let them in your home. And if you do buy something do not give out bank account numbers, do not wire money to their bank account, and know that you might be paying three times more than what it is worth.

Street Mechanic Scam: A stranger approaches your car offering to help fix something that would cost you hundreds of dollars. What the victim doesn't know is that the con artist did something simple to the car, such as made a dent, while the victim was shopping. The con artist may not fix the problem, but they will take your money.

Tech Support Scam: Someone calls you and tells you your computer has been hacked. They claim to be computer techs associated with companies like Microsoft. They tell you your address. They tell you they have detected viruses on your computer to trick you into giving them your passwords. Do not give out any passwords! Do not pay for any software you do not need.

Rental Scam: The con artist rents a property from a homeowner and then rents it out to their victims. The con collects the first and last month's rent, security deposits and any fees or charges they can squeeze out of their victims. Then the con skips town with the money. There have been reports of a single property being leased or rented to dozens of people before the con artist vanishes.

Overpayment Scam: The scammer sends you a money order for something you are selling, but the amount is more than you are selling it for. You are asked to send back the overpayment. The money order looks real and most banks take them, but they can never be cleared because they are not real. You are in jeopardy of losing your overpayment if you send them the money and losing the item you shipped to them. Another form of the overpayment scam is that the scammer calls you and tells you they are from Walmart, CVS or other local stores. They inform you they shortchanged you on a purchase and would you come to the store and fill out a form so you can receive your money back. Then they tell you,

come to the store and fill out a form so you can receive your money back. Then they tell you, if you would like your money sooner you could give them your banking information and they can do a direct deposit. Never give anyone your banking information over the phone. If you think you truly should receive money back or Walmart sends you a refund check, take it to the store and ask them to verify any information you were given.

Virtual Kidnapping Scam: This scam leads you to believe that your loved one has been kidnapped. The con artist finds their victim's personal information on social media. They call the victim and demand a ransom. The victim may hear screaming in the background. The FBI warns that the con artists often tell their victims to stay on the phone until the victim wires money to a third party. The con will try to instill a sense of fear, panic and urgency. Check: www.FBI.gov for further information about this scam.

Law Enforcement Scam: The victim receives a telephone call with a spoofed number to make it appear to be the victim's local law enforcement agency. The victim will be told that they have committed a crime, such as being caught by a traffic camera while driving through a red light or missing jury duty. The victim is then instructed to send payment if they do not want to be arrested.

Text Scam:

When you receive a text message from someone you are unfamiliar with, it is best to not reply, but to instead erase the text and block the sender. The content of the message may sound urgent, maybe something to do with a cancelled meeting, a video from your dog walker, or maybe even news that you were taken to a hospital. As a kind-hearted person, you may feel compelled to respond to let them know they have the wrong number. Unfortunately, this is precisely what they are aiming for. It is likely that they intend to acquire your financial information or make money from you in some other way. Moreover, they may even go on to resell or use your number as part of another scam. It is important to bear in mind that no response is the best action to take, and if the message was intended for a real person, they will notice the mistake and contact the right recipient without you needing to inform them.

Fake Barcodes on Gift Cards Scam:

Scammers affix fake barcode stickers over the real ones on the back of the gift cards in stores. When the cashier scans the fake barcode at the checkout and you pay for it, that money goes into the scammer's bank account. When the intended recipient of the gift card tries to use it, the amount is usually zero. When purchasing a gift card, make sure the number of the barcode matches the number on the packaging.

LinkedIn Fakes:

You receive a LinkedIn message from someone in the same workforce as you seeking advice. You give advice to help them, but when the scammer asks you to move to a private site, don't do it. Instead, end the conversation and block the scammer.

Charity Scam:

These scams can happen at any time, but are more prevalent after disasters. Scammers will use tragedies to exploit you. If the scammer pressures you to donate immediately, asks for donations in cash, or asks you to wire transfer money, be aware that it could be a scam. Before donating funds to a charity, check with watchdogs like: Charity Navigator, CharityWatch and the Better Business Bureau. You can also contact your state's charity regulator to verify the charity is registered to raise money.

Romance Scam:

People often become victims of love scams, wherein they provide large amounts of money to a person, and even travel to meet this person who doesn't exist. On dating websites and apps, you could come across someone who seems special. They may try to contact you outside the platform, professing their love for you, even if they are living a great distance away for reasons like their job or being in the military. Suddenly, they could ask for money, often to purchase a plane ticket to come visit you or to pay for urgent medical care. Romance Scammers are experts at manipulating unsuspecting individuals they come in contact with on dating sites and apps, or through social media. These scammers create fake relationships with their targets in order to build trust, often having multiple conversations a day. Finally, they craft a made-up story, convincing their victims to send them money.

Signs of a potential romance scammer:

The scammer tells you they can't meet you in person

The scammer's trip to visit you gets cancelled multiple times

The scammer asks for money and will tell you how to pay them

The scammer will pressure you

Potential scammers will want you to wire transfer money to them, put money on a gift card, use money transfer apps, or ask for cryptocurrency to be transferred to them. If you have utilized a gift card, wire transfer, credit/debit card or cryptocurrency to pay a romance scammer, or any scammer at all, reach out to the appropriate business or banking institution immediately. Inform them that you have been the victim of a scam and inquire as to the possibility of recovering your money. If you think it's a scam, notify the social platform or app where you met the potential scammer, and report it to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/ReportFraud).

Construction/Home Scams

When the weather starts to warm up, be aware of unwanted home scams! Con artists use false business licenses, false business cards and even false recommendations. Before you hire someone, check their business licenses with your state's Department of Professional Regulation of your contractor's state license board. Check with the Better Business Bureau where the company or contractor operates and check for complaints. Search the Internet for information on the company. Do these things before you hire them.

It's common for home contractors to ask for a percentage upfront. Every state is different on the amount they can ask for. NEVER pay the full amount at the beginning of the job and always check the job before you make your payment to them. It's also smart to pay with a credit card so you have a record of payment for the authorities and it will improve your odds of getting your money back if you are swindled. Also, save all receipts from your contractor.

Some Construction Frauds and Scams are Listed Below:

Home Repair Fraud: A home repair person offers to make home improvements at a low cost. They ask for money up front, do little to no work and then skips town.

Roofing or Asphalt Scams: A small group of construction workers show up when you're outside working in your yard and tell you that they have left over materials to redo your roof or to repave your driveway; two parts of a home that tend to look worn-out. They ask for money upfront and usually start the job later in the day. When the sun starts to go down they tell you they will be back tomorrow to finish up, but they are never seen again. Your money is gone and your project is unfinished.



Unforeseen Problem Scams: The construction job has started when the scam artist tells you the price has skyrocketed, due to unseen structural problems. If you are unsure about this you can get an opinion from a home inspector or your local building department.



When hiring someone to work on your house:

- They will not ask you to get any required building permits. They will do it.
 - They will not only accept cash payments.
 - They will not offer you a discount to use your home as a demonstration.
 - They will not ask to be paid for the entire job upfront.
-
- They will not suggest that you borrow money from their lender.
 - They will not pressure you for an immediate decision.

There are some really great contractors out there, but if a contractor offers to do a really fast job on your house at a very low cost and the offer sounds too good to be true, it probably is.

In Today's World con artists do more homework than in the past. They now search the internet to gather personal information to make them seem legit before they call you. They take the time to earn your trust. They can sound nice and caring, or threatening and scary. Scammers are good at what they do. Possible victims have to be smarter.



NEVER give your social security number, passwords, birthday, driver's license or other personal information to anyone that you did not contact yourself. This information can be used by scammers to commit identity theft.

Tips for Avoiding Telemarketing Fraud:



It's very difficult to get your money back if you have been taken advantage of over the telephone, so think twice before you buy anything. Keep the tips below in mind when you decide to buy something over the telephone:

- Buy from familiar companies.
- Check with the Better Business Bureau, State Attorney General, or the National Fraud Information Center to see if anything negative

has been written about the company before you start buying from them.

- Write down the salesperson's name, telephone number, and mailing address to verify the accuracy of the information because fraudulent companies will give out false information.
- Always take your time in making a decision. Legitimate companies won't pressure you.
- Don't pay for a "free" prize, even if they say it's for taxes or shipping.
- Don't respond to an offer you don't understand. Tell the caller you want to talk it over with your spouse or friend and then hang up the phone.
- Never send money or give out personal information, such as bank accounts, to unknown persons.
- Never allow a company to send a messenger to your home to pick up money.
- Only work with construction people with a signed contract.
- If you have information about a fraud, report it to law enforcement agencies.
- Tell the unknown caller nothing! Not even your name.
- If you have been a victim, stay on alert because con artists sell each other their list of victims.



Identity Theft:

When someone assumes your identity. You can help stop identity theft by the following tips:

- Cut up bank statements, credit cards and ATM receipts before you throw them away.
- Review your credit report routinely. If you notice anything unusual, report it immediately to the appropriate financial institution. Then, freeze your credit report to stop scammers from opening new credit cards in your name. You can unfreeze it as needed. Visit IdentityTheft.gov for more information.
- Do not leave any mail, especially bills, in the mailbox overnight.
- If you notice any questionable charges on your bank or credit card statements be sure to contact that financial institution.
- Keep a list of phone numbers to the credit card companies you use and report it immediately to the credit card company if the card is lost or stolen.
- If you think your identity's been compromised visit: www.ftc.gov/idtheft.
- Do not carry cards and information that you don't need, such as your social security card. Make copies of the cards you do carry, front and back, and keep them in a safe place.

Unemployment (UI) Scam

Con artists have always taken advantage of crises and COVID is no exception. With the UI scam, fraudsters are filing bogus claims. The victims usually discover the situation after they receive a 1099-G form, or they learn a claim is already open in their name when they try to apply, or they receive a notice from their employer that a claim had been filed under their name. The scammers usually have the benefits deposited into bank accounts they set up. At other times, but more rare, the funds may be deposited into your bank account. In that case, the fraudster would contact you and pose as an employee from the state labor department and instruct you to transfer the funds to them. Do not respond to any requests. Instead, call your state's unemployment office to report the issue. Also inform the IRS by filing an Identity Theft Affidavit. File a report on the FBI Internet Crime Complaint Center. And, file a complaint with the FTC online at [identitytheft.gov](https://www.ftc.gov/identitytheft).



The FBI advises people to keep a watch for suspicious activities such as:

Unauthorized transactions to your bank or credit cards related to unemployment benefits.

Fake websites that copy unemployment agencies.

Unsolicited inquiries concerning unemployment benefits.

Receiving unemployment insurance forms when you haven't applied.

Protect yourself. Don't give out personal information.

Distraction Scams

Some criminals work in pairs in order to create distractions. For example, one criminal will distract the victim while he/she is working outside. The second one will walk through an open door to steal cash, jewelry and other valuables. Or the thieves will come to the home and ask for a drink of water or to make an emergency phone call. Once inside, one criminal will keep the home owner occupied while the other one searches the house for valuables.



Tip: Keep all strangers outside of your home with the door locked. If someone claims they need to make an emergency call, offer to make the call for them. Better yet, tell them you'll call the police for them. If they claim they need water, tell them to use the faucet outside. If you are outside working in the yard only keep one door unlocked and in your view.

Some Signs You Might Be A Victim Of Scams Or Frauds

Don't feel guilty or ashamed if you have been a victim of a scam or fraud. It happens to the best of us. Some people never realize they have been compromised until months or years later. Read the tips below for signs of scams or frauds:

- If you notice your bank account or credit cards have small amounts charged to them that you did not make report it immediately to your bank or credit card company.
- If you receive an email that was sent to a large amount of people, but seems to be a personal email. Most likely it is a scam. Don't open it.
- If you notice entries on your credit report that you do not recognize report it to your credit bureaus (Experian, Equifax, or TransUnion). Consumers have a right to an annual free credit report from each credit bureau, so check your credit report once a year.
- If you notice your bills have been opened when you take them out of the mail box; check with the credit card companies that there weren't any charges on it you didn't make.
- If you start receiving strange offers through the mail, check your credit bureaus for any odd changes.
- If you have paid for something you never received it might be a loss of funds for you. Check with the Better Business Bureau to see if the company has been written up before you buy anything you question.

- If you have sent money to someone that you think may be a scammer, try to stop the funds from transferring.

How to Tell if Your Parents are Being Scammed

Pay attention to what your parents are buying. If they are making purchases that are out of the ordinary for them, ask them why they want it. If they start asking questions about a reverse mortgage, ask why. Pay attention to the direct mail they receive and if they are receiving more than normal. Pay attention if they have stacks of mail in the house. The same for phone calls. Pay attention to who's calling your parents. If you notice a large amount of telemarketer calls, your parents might have been scammed already.

Talk with your parents about scams and frauds. Discuss stories with them about how senior citizens may be scammed. Remind them to check their credit report once a year. Keep a check on their phone bills and mail they are receiving. Talk to them about computer use. Ask them if anyone has approached them trying to get personal information from them. Stay on top of the new scams and frauds and let your parents know what they are.

Start a family team against scammers by getting everyone in the family involved. Scams and frauds can happen to anyone. Stop it before it starts.

Scam Stories:

I received a call from the "IRS" saying I was eligible for a refund of \$832.00. All they needed was my account information to deposit my refund. I hung up.

I received an email telling me that my grandson was robbed and needed money right away. They asked me to send the money to another county my grandson wasn't even in. That was a scam.

I bought online gift cards at a discount, mailed my money in, but never received my gift cards. Scam.

We bought tickets to a play which cost over \$600.00 dollars, and we received our conformation number. We went to the play only to find out the tickets were bogus.

My savings account was depleted in one day! I immediately called my bank and they stopped my accounts. My bank then traced my debit card to a local gas station. The fraud department told me they had other accounts compromised at the same gas station. Luckily, my bank refunded me.

I noticed my credit card account had a small charge on my bill that I didn't remember making. I called the credit card company and they traced the charge to a state I hadn't even been in at the time. They stopped the card and refunded my account.

Reporting Scams or Frauds

If you are a victim of a scam or fraud, report it. By reporting the crime, you are helping other would be victims. STOPFRAUD.gov has a list of companies where you can report the crime. Below is a list of some of the places to report to:

- Identity Theft: Federal Trade Commission (FTC) 877-FTC-HELP
- Email Address: For complaints about spam: spam@uce.gov
- Commodities, Investment and Securities Fraud: U.S. Securities and Exchange Commission (SEC): Center for Complaints and Enforcement Tips: 800-732-0330 or www.sec.gov/complaint.shtml
- Mail Fraud: U.S. Postal Inspection Service (USPIS) 877-876-2455
- Mass Marketing/Telemarketing Fraud: Federal Trade Commission: 877-FTC-HELP
- Medicare Fraud: HHS Office of Inspector General 800-447-8477 or www.oig.hhs.gov
- Mortgage Fraud or Loan Scams: Federal Bureau of Investigation: 800-CALLFBI
- Abusive transaction Involving a Retirement Plan: Internal Revenue Service (IRS) 410-962-9547 (not toll-free) tegeepsheltercoord@irs.gov
- Misuse of Social Security Number: US Social Security Administration (SSA) Fraud Hotline 800-269-0271
- AARP Foundation ElderWatch at 800-222-4444, option 2 to connect with AARP
- Check any company before you do business with: Better Business Bureau: www.bbb.org

Complaints help bring scam artists to justice and end their unfair business practices. If you have been scammed or you have spotted a scam, report it. The FTC is the nation's Consumer Protection Agency and they want to know about it. Let's put an end to scams.

The Census Bureau is a form you must fill out for the government. If you don't you can be fined. By 2020 they will largely conducted the census forms using the Internet. The forms help allocated funds to communities across the country. If you receive one you can verify it is real by calling: 800-923-8282 or go online to: ask.census.gov or: <http://www.census.gov/regions/>.

HOME/NEIGHBORHOOD SAFETY

Over 2,000,000 home burglaries are reported in the United States each year.



Every 13 seconds a home is broken into. Things to do if it happens

Listen to everything the intruder is saying. How many voices are there? Which directions are they going?

Hide in a room, lock the door, barricade it if you can. If your chest has a lock on it, go in there. Take anything heavy with you and don't hesitate to use it.

Be quiet! Don't make a sound. Most home invasion murders occur in the first 30 seconds, so how you handle the situation can change everything.

Use your cell phone and call 911. You must know your address. That's why it's important to keep your phone charged and in your room when you go to sleep.

If you think you can get out of your home safely, go. If not, stay quiet until help arrives.

Recreational and Home Safety

Seniors need to be aware of the everyday dangers related to homes:



food before eating, and check how hot the bath water is before you bathe. Always wear sunscreen.

Poisoning:

Keep all

cleaning supplies locked away. Install and maintain carbon monoxide alarms. Carbon monoxide is an odorless, colorless gas that contributes to more than 2,000 deaths yearly.

Burns: The most common causes of burns is from scalds, fire, electricity, chemicals and overexposure to the sun. Never leave boiling water on the stove. Always check the heat of

Falls: One in three adults age 65 and older fall a year causing moderate injuries to death. Help prevent falls by exercising, check medicines that make you dizzy, have your eyes checked regularly and make your home safer by adding grab bars inside and outside the tub. Also, add grab bars at stairways and improve your lighting.

Learn how to make your home safe inside and outside.

Burglary Prevention Tips

- **DETER** - Use of Operation ID decals on the windows allows would be burglars to know that property in the residence has been marked for identification. Use of

lights in easily accessible areas of your yard after dark.

- **DENY** - Place your valuables in a secure location, such as safe or security closet.

- **DELAY** - Install key-locking latches on windows and doors.

- **DETECT** - Install an alarm system. Join a Neighborhood Watch Program.

- **DECEIVE** - Place automatic timers on lights. When traveling have neighbors pick up your mail. Have the lawn mowed to maintain

Recognizing Suspicious Persons

Not every “stranger” who comes into your neighborhood is a criminal, but often criminals disguise themselves as repair people or legitimate door to door salesmen, so it’s important to be alert to their activities. These are examples of incidents that **MAY** indicate possible criminal activity:

- Persons going door to door, especially if one or more persons goes to the rear of the residence or closed business.
- Person forcing entry into a residence or closed business.
- Heavy traffic to and from residence.
- Persons running through neighborhood. (non residents)
- Persons loitering in neighborhood or looking into parked vehicles.
- Persons attempting to sell items at extremely low prices.

Recognizing Suspicious Vehicles

These are examples of incidents that **MAY** indicate possible criminal activity:

- Slow moving, without lights on. (casing the neighborhood)
- Parked or occupied vehicles.
- Abandoned vehicles. (possible stolen vehicle)
- Business transactions taking place. (drive up drug sales)
- Non-resident vehicle driving through neighborhood.
- Occupied parked vehicles near playgrounds/parks. (potential sex offender, or drug pusher)

Recognizing Suspicious Activity

Be Alert! Anything that seems out of place or is occurring at an unusual time of day/night could be criminal activity. These are examples of incidents that **MAY** indicate possible criminal activity:

- Continuous repair operations at a residence could indicate stolen property being altered. (Vehicle chop shop)
- Opened doors or broken windows at closed businesses or unoccupied residences.
- Unusual noises (barking dogs, beating/banging, glass breaking, screaming, etc) could indicate a burglary in progress, prowler, assault, or other crime.

Protecting Your Home

- Appearance of Occupancy - timers on lights, TV, radio, etc.
- House Numbers - make sure that police, fire and EMS can find your home in the event of an emergency.
- Exterior Lighting - is extremely important for residential security. Each doorway should be lit to prevent a burglar from concealing his activities. Use of ornamental yard and porch lights are a means of eliminating blind spots without compromising the appearance of your landscape.
- Landscaping - keep doorways, windows and porches clear when planting bushes and flowers. remember that landscaping that gives YOU privacy gives a BURGLAR a place to hide.
- Fences and Gates - a fence with a locked gate can make entry more difficult and prevent the removal of large items.
- If you are going to be away let your neighbors know; provide them with contact information in case of an emergency.
- Stop your mail/paper delivery or have a neighbor pick it up while you're away.

Vehicle Safety Tips

Auto theft and auto burglaries are most often crimes of opportunity. Vehicles are generally targeted if the keys have been left in them; the car is left running and unattended, or has valuables in plain view. The following are precautions you can take to prevent being victimized:

- NEVER leave your car running and unattended - even in your driveway.
- Always lock your vehicle.
- Keep all valuables out of sight if they must be left in the vehicle.
- Make sure you roll your windows up tightly.
- Do not hide spare keys on the vehicle.
- Always try to park in well lit areas.
- When walking to or entering your vehicle have your keys ready and be aware of your surroundings.
- If your vehicle is equipped with an alarm you can use the panic button to draw attention if you are confronted in a parking lot.
- Keep passenger doors locked at gas stations, a thief may steal passenger side valuables while you are preoccupied.
- Keep your vehicle in good running condition to avoid breaking down.
- If you must stop in an unfamiliar area, do so in a well lit well populated area.
- If you are confronted, comply with the offender, obtain a good description of the suspect and notice a direction of travel when they leave.



Neighbors Help Each Other

Why should you get to know your neighbors? You're too busy, you have enough friends already, or there's not enough time in your day to develop a new relationship, right? But your neighbors can be your best crime preventer. They may notice a strange car passing slowly up and down the street. They may hear your car alarm go off, your dog barking non-stop or notice your door wide open when they know you're at work. They may be the first ones to call the police. A fast response is key to stopping or solving a crime, so that's why it's good to get to know your neighbors. Start out by saying hi, or wave to your neighbors. A simple hello can lead you to feeling safer in your home. Join the neighborhood watch program if they offer one. If they don't have a program, organize one yourself.

Organizing a Neighborhood Watch Program

Neighborhood Watch Programs started over 40 years ago due to the increase of crime. Today, there are over 20,000 Neighborhood Watch Programs. The sizes of the programs range from covering a couple of homes to protecting thousands of residents. They can be initiated by either law enforcement or the public.

Below are the basic steps to establishing a Neighborhood Watch Program:

- 1) Call your local police/sheriff offices and ask if there is a local program in your neighborhood already. If not, ask if an officer or deputy could attend your meeting.
- 2) Pass out flyers to your neighbors letting them know where and when the meeting will be held.
- 3) Place a sign in your yard the morning of the meeting reminding everyone about the meeting.
- 4) During the meeting have everyone write down their information.
- 5) Have the police officer/deputy speak about the Neighborhood Watch Program.
- 6) Keep your program active by having two meetings per year and maybe a block party.

Visit: USAonWatch.org where you may print out further information.



TRAVEL SAFETY

Tips for Air Travel :

- 1) Seek the most direct and shortest travel times.
- 2) A few airlines still offer senior discounts.
- 3) Request seats designated for disabled travelers.
- 4) Request no cost wheelchairs or assistances in advance.
- 5) Make copies of all important documents.
- 6) Pack light.
- 7) SmarterTravel.com and www.aarp.com for more senior tips.

You've worked hard your whole life and now it's time to enjoy what life has to offer you. Travel is a joy, but safety is a must.

- Look into travel insurance. Senior travelers are more prone to falling, getting sick, or needing extra medication if their travel is delayed. Travel insurance can help.
- Don't hang the "clean my room" sign on your hotel door. That is an open invitation to let people know you are gone.
- Talk to your doctor before you travel. Make sure your medication interacts well with certain foods on your destination.
- Do not leave your medicine out in the open when you leave your room.
- Take extra medication in case your trip is delayed.
- If you are traveling solo let your innkeeper or hotel concierge know where you are going for the day.
- Tell your bank and credit card companies that you will be using your card in other countries. And ask if your bank has any branches where you will be traveling.



Cruise Travel

Cruise travel can be one of the safest way to travel. Below are a few tips on extra safety.

- Make copies of your passport, driver's license, credit cards (along with the bank's 800 number) and travel documents. Leave one copy with a trusted friend or family member and take a copy with you. Hide the copy you take with you separately from the originals.
- When you first go into your cabin, leave the door open and check the bathroom and closet.
- Buy an under-the-clothing money bag and use it when you dock.
- Keep your cabin doors locked when inside.

RV Travel

If you are new to RV traveling or a seasoned pro the tips below will help ensure your trip is a success.

- 1) If you are taking your RV for the first time, practice driving it before the trip.
- 2) Make sure your insurance covers every part of your RV.
- 3) Call ahead if you are going to be late for a reservation and let them know.
- 4) Check for road conditions and construction.
- 5) Stay under the legal weight limits for your RV.
- 6) Most cities have at least one Wi-Fi connection, usually at the Chamber of Commerce.
- 7) Check your RV before you start your trip, inside and out.



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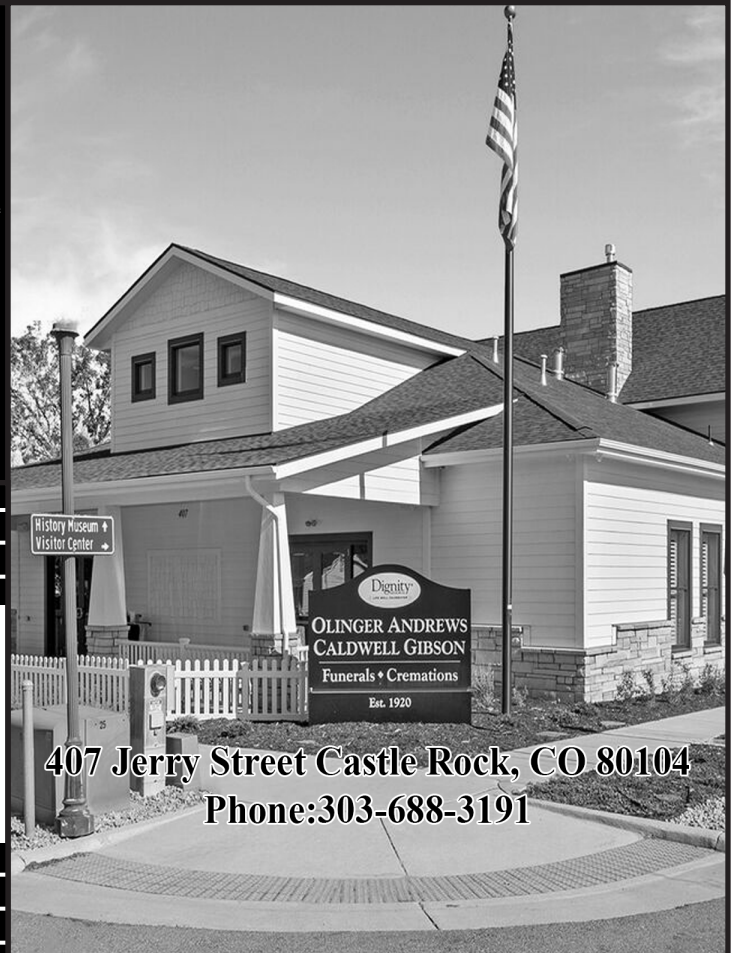
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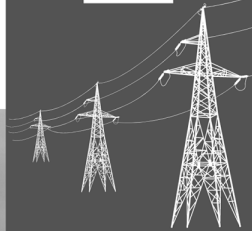
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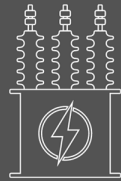


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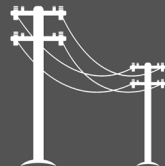
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Thank you!

[Learn more at k9friends.org](http://k9friends.org)



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