

# SENIOR SAFETY TIPS

*Fourth Edition*



**Making the Community Safer for Seniors**

Senior Services, Inc.



*Meeting the need – yesterday, today...and tomorrow*

918 Jasper St., Kalamazoo, MI 49001

269-382-0515

[www.seniorservices1.org](http://www.seniorservices1.org)

# TRIAD

The mission of Triad is: **Increase older adult safety and allay their fears of crime.** Triad is a nationwide safety initiative implemented on the county level throughout the United States. Triad of Kalamazoo County began in 1997 and is comprised of older adults, law-enforcement officers, and other concerned citizens working together to fulfill its mission.

Our work and accomplishments in the community are impactful. Projects and honors include the following:

- 2006 Michigan Week Community Achievement Award
- Quarterly newsletters to over 2500 people
- Sharing free safety publications at Kalamazoo events
- Senior Safety Tips booklet: 1998, 2001, 2006 and 2011 editions
- Safety placemats and Send Help signs
- 'On the Safe Side' 2007 public safety conference
- Safety Surveys: data on current concerns of older adults (1998, 2008)

## TRIAD MEMBERS

**Triad S.A.L.T. Council** is **Seniors And Law** (enforcement) **Together**. The S.A.L.T Council is the action group of Triad. Council members meet to discuss current issues about crime and safety in Kalamazoo County and to work on various projects. Membership is voluntary and has had a consistent number of about 25 members over the years. Active members include: older adults, several Kalamazoo County law enforcement departments, coordinators from housing complexes for older adults and assisted living facilities, ambulance services, home health care services and neighborhood associations.

RSVP - Your Invitation to Volunteer coordinates the Kalamazoo Triad Council with fiscal sponsorship provided by Senior Services, Inc.

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*Fourth Edition*

Triad of Kalamazoo County



**To Increase Older Adult Safety and Allay their  
Fears of Crime**

Please join us! Triad meets on the second Tuesday of  
January, March, May, July, September and November from  
9:00 a.m. to 10:00 a.m. at Senior Services.

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## TRIAD SPEAKERS BUREAU

The bureau provides free safety presentations for any group or organization that is interested in safety education. Law enforcement officers, professionals and volunteers present on a variety of important issues. You and your group can select from the following topics:

- Banking safety
- Computer scams
- Driver safety
- Durable power of attorney
- Emergency preparedness
- Fire safety
- Fraud/Scams
- Home improvement scams
- Identity theft
- Investment fraud
- Medication safety
- Neighborhood Watch
- Methamphetamine lab dangers
- Personal safety
- Preventing falls
- Safeguarding your health information

### *Resources for you about Triad:*

- ❖ Speakers Bureau Presentations 269-382-0515
- ❖ RSVP Triad Coordinator 269-382-0515
- ❖ Senior Services, Inc [www.seniorservices1.org](http://www.seniorservices1.org)
- ❖ National Association of Triads [www.nationaltriad.org](http://www.nationaltriad.org)
- ❖ National Sheriff's Association 703-836-7827  
1450 Duke Street Alexandria, VA 22314 [nsamail@sheriffs.org](mailto:nsamail@sheriffs.org)

## LAW ENFORCEMENT IN KALAMAZOO COUNTY TELEPHONE DIRECTORY

<b>LOCALITY</b>	<b>NON-EMERGENCY</b>	<b>EMERGENCY</b>
Alamo Twp.	269-383-8821*	911
Augusta	269-383-8821* or 269-731-4338	911
Brady Twp.	269-383-8821*	911
Charleston Twp.	269-383-8821*	911
Climax Twp.	269-383-8821*	911
Comstock	269-383-8821*	911
Cooper Twp.	269-383-8821*	911
Federal Bureau of Investigation (FBI)	269-349-9607 (Kalamazoo)	
Federal Bureau of Investigation (FBI)	313-965-2323 (Detroit)	
Fulton	269-383-8821*	911
Galesburg	269-383-8821* or 269-665-4200	911
Kalamazoo County Sheriff's Department	269-383-8821*	911
Kalamazoo County Prosecutor	269-383-8900	
Kalamazoo Public Safety	269-337-8994	911
Kalamazoo Township Police	269-343-0551	911
KVCC Police	269-488-4100	911
Michigan State Police (Paw Paw)	269-657-5551	911
Oshtemo	269-383-8821*	911
Parchment	269-342-1622	911



Pavilion Twp.	269-383-8821*	911
Portage	269-329-4567	911
Plainwell	269-685-9858	911
Richland Twp.	269-383-8821*	911
Richland Village	269-629-4807	911
Ross Twp.	269-383-8821*	911
Schoolcraft Twp.	269-383-8821*	911
Schoolcraft Village	269-383-8821* or 269-679-5600	911
Scotts	269-383-8821*	911
Silent Observer	269-343-2100	
Texas Twp.	269-383-8821*	911
Vicksburg	269-383-8821* or 269-649-1144	911
Wakeshma Twp.	269-383-8821*	911
Western Michigan University	269-387-5555	911

**\*After you dial 269-383-8821** the phone menu will give you several options. Option 6 will route you directly to a dispatcher who will connect you to the township you want to talk to.

## SAFETY REFERENCE DIRECTORY

### **American Red Cross, Greater Kalamazoo Area Chapter**

5640 Venture Court Kalamazoo, MI 49009

269-353-6180

[www.greaterkzooedcross.org](http://www.greaterkzooedcross.org)

Helps people prevent, prepare for and respond to emergencies.

### **Area Agency on Aging III A**

3299 Gull Road PO Box 42 Nazareth, MI 49074

269-373-5173

[www.kalcounty.com](http://www.kalcounty.com)

General information, assistance and referral for seniors

**AARP Michigan State Office**

309 N. Washington Square, Ste.110 Lansing, MI 48933

Toll free 866-227-7448

[www.aarp.org/states/mi](http://www.aarp.org/states/mi)

AARP membership, information on senior consumer and legislative issues available here. Helpful and educational publications also available online.

**Axciom US Consumer Hotline Data Quick**

Opt- Out Department

9620 Towne Center Drive San Diego, CA 92121

Toll free 877-774-2094

[www.axciom.com](http://www.axciom.com)

Remove your name from refinancing and home equity loan offers.

**Better Business Bureau (BBB)**

40 Pearl Street, NW, Ste. 354 Grand Rapids, MI 49503

Toll free 800-684-3222

[www.westmichigan.bbb.org](http://www.westmichigan.bbb.org) and [www.bbb.org](http://www.bbb.org)

Request information on practices or reputation of a business or charity. File complaints about businesses or charities online or by mail.

**Consumer Information Center (CIC)**

PO Box 100 Pueblo, CO 81002

Toll free 888-878-3256

[www.pueblo.gsa.gov](http://www.pueblo.gsa.gov)

*Consumer Resource Handbook* offers excellent advice on how to “buy smart”. Directories and some publications online.

**Federal Bureau of Investigation (FBI)**

950 Trade Centre Way Suite 215 Portage, MI 49002

269-349-9607 or 313-965-2323 Detroit office with 24-hour service

[www.fbi.gov](http://www.fbi.gov)

Toll free 800-251-7581 for Internet Crime Complaint Center (IC3)

[www.ic3.gov](http://www.ic3.gov)

To report a federal felony, scam, fraud, bank robbery, etc. If in doubt, notify both the FBI and your local police.

**FDIC Public Information Center**

3501 N. Fairfax Drive Room 1000 Arlington, VA 22226

Toll free 877-275-3342

[www.fdic.gov/consumers/consumer/news](http://www.fdic.gov/consumers/consumer/news)

Excellent financial and banking information. Publications are free.  
Sign up for their Internet newsletter.

**Federal Trade Commission (FTC)**

600 Pennsylvania Ave., NW Washington, DC 20580

202-326-2222

**Identity Theft Hotline Toll free 877-438-4338**

[www.ftc.gov](http://www.ftc.gov) or [www.consumer.gov](http://www.consumer.gov)

Contact if you are a victim of identity theft, to order a credit report, to report a complaint or for general information.

**Financial Industry Regulatory Authority**

1735 K Street Washington, DC 20006

301-590-6500

[www.finra.org](http://www.finra.org)

Contact to check complaints against a stockbroker, for information on actions, arbitrations, and settlements against a stockbroker or dealer.  
[www.sec-NASD.com](http://www.sec-NASD.com) explains security laws and regulations designed to prevent stockbroker fraud.

**Home Safety Checks**

918 Jasper Street Kalamazoo, MI 49001

269-382-0515

[www.seniorservices1.org](http://www.seniorservices1.org)

Free home safety checks to learn about modifications and improvements to prevent burglary, falls and fire.

**Legal Aid of Western Michigan**

201 W Kalamazoo Ave., Room 308 Kalamazoo, MI 49007

269-344-8113

[www.legalaidwestmich.org](http://www.legalaidwestmich.org)

Contact for free legal services in non-criminal cases for low income and elderly residents of Western Michigan. 2 week delay is possible before lawyer's appointment.

**Legal Hotline for Michigan Seniors**

Toll free 800-347-5297

Free basic legal/attorney advice over the phone for those 60 and over.  
Requires giving some personal information.

**Michigan Attorney General, Consumer Protection Division**

PO Box 30213 Lansing, MI 48909

Toll free 877-765-8388

[www.michigan.gov/ag](http://www.michigan.gov/ag)

Great consumer information, place to report fraud, or request your name to be removed from a marketing list.

**Michigan Secretary of State**

3298 Stadium Drive Kalamazoo, MI 49008

603 Romence Road Portage, MI 49024

Toll free 888-767-6424

[www.michigan.gov/sos](http://www.michigan.gov/sos)

Offers driving test, driver education and information on losing your privilege to drive. Also at this office you can obtain free Michigan Personal Identification cards for residents over 65, register to vote, or register to be an organ donor.

**National Consumers League's Fraud Center**

1701 K. Street NW Suite 1200 Washington, DC 20006

202-835-3323

[www.fraud.org](http://www.fraud.org)

Contact for advice and to report telemarketing and Internet fraud.  
They have incident report forms and tell how to check out a company.

**Opt-Out of Telemarketing and Junk Mail****National Do Not Call Registry**

Toll free 888-382-1222

[www.donotcall.gov](http://www.donotcall.gov)

The Privacy Council

386-785-2353

[www.privacycouncil.org](http://www.privacycouncil.org)

Call or email these opt-out services every year to assure the opt-out stay active. This may take 2 to 4 months to activate. There are also other online organizations that help people opt-out for a fee.

**Public Library Reference Desks**

Kalamazoo Public Library

269-553-7801

Portage District Library

269-329-4544 ext. 600

An easy way to find information on a variety of safety topics.

**Triad of Kalamazoo County**

918 Jasper Street Kalamazoo, MI 49001

269-382-0515

[www.seniorservices1.org](http://www.seniorservices1.org)

Contact Triad to request a safety presentation from the Triad Speakers Bureau, to obtain information about a specific safety concern, or to participate with our local S.A.L.T council.

**US Postal Inspection Service**

PO Box 330119 Detroit, MI 48232-3201

Toll free 877-876-2455

[www.usps.com/postalinspectors.gov](http://www.usps.com/postalinspectors.gov)

Call about suspicious mail such as: guaranteed contest winners, no-risk investments, get-rich-quick schemes, dubious charities, bargain vacation offers, too-good-to-be-true offers, medical devices and equipment, and any mail directing you to call (900) prefix phone numbers.

## IDENTITY THEFT

As our world has become increasingly computerized, not to mention ever more technology and information driven, identity theft has become a crime affecting millions of adults. Fraud amounts to billions of dollars stolen from hardworking people and about 5% of the U.S. population is a victim of ID Theft every year. Experts predict that the number of victims of identity theft will only increase. You could become a victim. Begin now to take precautions to lessen your chances of being robbed of your identity and credit rating.

This is how identity theft happens: A criminal acquires several key pieces of your personal information such as your Social Security number, birth date, driver's license number, credit card, debit card, checking account, or other means to access your money, which is spent in short order.

Even though the out-of-pocket loss is limited to the first \$50 per fraudulent credit card, you may spend hours, months and years repairing your credit rating and credit report, as well as getting back your identity.

The Identity Theft and Assumption Deterrence Act of 1998 make identity theft a federal felony punishable by hefty fines and prison times (3-25 years). But don't count on this new law to eliminate your need to actively protect your identity. Many offenders are located outside the U.S. and are hard to prosecute. Prevention is the best strategy.

## TIPS ON AVOIDING IDENTITY THEFT

The first thing to learn is what information NOT to share. That includes Social Security number, date of birth, street address, mother's maiden name, previous addresses, account numbers, and medical and health insurance information.

**Keep private information to yourself.** Never provide personal information over the phone unless you initiated the call. Remember, identity thieves are skilled professional liars, trained to sound legitimate and sincere.

**Shred everything.** Don't assume that simply because you put an item in the trash, no one will see it. That person you see Dumpster-diving could very well be an identity thief. To protect your private information use a cross-cut shredder. Shred old bank and credit card statements, receipts, copies of credit card applications, insurance forms, physician's statements, checks and bank statements, expired charge cards and documents you are discarding such as credit offers received in the mail. Make sure account numbers, passwords, and addresses are unreadable before discarding.

**Be safe online** Never click on links sent in unsolicited emails; instead, type in a web address you know. Use firewalls, anti-spyware,

and anti-virus software to protect your home computer; keep them up-to-date.

**Calls or letters** about overdue accounts you don't recognize could indicate identity theft. If you are contacted by a creditor, ask for documentation about the debt; if by a collection agency, explain that you dispute the bill and why (put it in writing to maintain your debt collection rights under federal law) and ask how to contact the creditor so you can investigate.

**Never carry your Social Security card in your wallet.** This is considered the gateway to your identity. Leave it locked away at home or in a safe deposit box until you need it to conduct business. Check other cards that you normally carry in your wallet, as some of them may contain your Social Security number, too. Examples are your Medicare card, insurance cards, or even driver's licenses.

**Do not keep charge receipts in your car.** Identity thieves would much rather have your personal account information than your car stereo.

**Photocopy both sides of all credit cards** and keep this information in a safe place. If you lose your wallet, you'll have the account numbers and phone numbers at your fingertips.

**Eliminate extras in your wallet or purse.** Clean out your wallet and eliminate extra cards you don't use. This way, if you have a theft, you won't have to notify as many entities. Write a letter to close unused accounts or ask for an "Account Closed per Customer's Request" form. Cut up old credit cards. Carry no extra personal identifiers such as Social Security card, birth certificate, passport, etc.

**Report lost or stolen cards** the moment you realize you are not in possession of the card. This will limit your liability.

**Review your bills and bank statements promptly.** If you find any charges or debits that you never made, contact the bank or company immediately.

**Monitor your accounts online frequently.** You can discover problems more quickly than if you wait for bills or statements to come in the mail.

**Secure personal information in your home,** especially if you have roommates, employ outside help, or are having service work done in your home.

**Memorize Social Security number, PINs and passwords.** Do not write them down and place them where someone else can easily find them, such as in your wallet. Use passwords that are not obvious to others and not easily connected to you.

## OTHER AREAS OF CONCERN REGARDING ID THEFT

### **Disposing of Your Old Cell Phone**

Make sure to delete all your information when you trade, sell or donate your old cell phone.

### **Disposing of Your Old Computer and Photocopiers**

Delete all your information from these machines when you trade, sell, donate them.

### **Protect your Personal Information on Vacation**

Guard your itinerary to prevent robbers who may target your empty home while you are away. Streamline your wallet; when you travel it's never wise to carry too much information. Let the financial institution that issues your credit and debit cards know when and where you'll be traveling so they can be on guard for unauthorized transactions.

### **Medical Identity Theft**

Examples of this type of fraud would include a hospital or a doctor billing you for medical services given to another person. The thief may or may not have a copy of your private insurance card. Contact the billing department of the medical facility or doctor requesting payment. If you are receiving this notice from a collection agency, then contact the collection agency first. Explain that this is a case of identity theft or mistaken identity. If the billing department is reluctant to help, then contact the attending doctor, or the medical facility's fraud or legal department.

### **MailBox**

Do not put checks in your home mailbox. An acid wash can be used to change the name of the recipient on the check. Mail theft is common, so take precautions. Use a special gel pen so your checks can't be acid washed. Use a locked post office box or a locking home mailbox. Mailing bills from a United States Post Office location is safer than putting them out for the mail-carrier at home. Identity thieves cruise



neighborhoods looking for outgoing mail, knowing they are likely to find outgoing bill payments containing account numbers and other personal information.

### **Telephone**

Don't give personal or financial information over the phone to unsolicited callers. Many types of scams are devised to get you to divulge your information. Hang up immediately. If the caller says they are from your bank or credit card company and you are concerned, hang up immediately and call your institution yourself to ask if they are trying to reach you. Consider getting an unlisted phone number, Caller ID, or list only your initials without a home address in the telephone directory.

### **ATM Bank Machines**

When at an Automated Teller Machine (ATM), be aware of what is happening around you. Use ATMs in well lighted, non-isolated areas. Don't let other people get within viewing distance of your transactions. Cover your hand when entering your PIN. Be aware that small miniature spy cameras may be installed to steal your PIN (Personal Identity Number) or other financial information. Don't let someone near you record your transaction with a cell phone that has a camera. Avoid ATMs with new equipment protruding from or near the card slot. Look to be sure skimmers (portable card-reading devices) have not been placed over the card slot to record data on your card. Avoid ATMs with a transparent sheet placed over the keyboard. The sheet can be used to record your PIN. Ask your bank to set a withdrawal limit on your account. Keep up with your account balance. If there are any discrepancies, contact the bank immediately. Also avoid using unusual looking ATMs because they could have an altered card slot and hidden cameras that can be used to steal your account information and password.

### **Credit Cards**

Check your credit reports regularly. Credit reports can be obtained free of charge from each of the three major credit bureaus once every 12 months. Staggering your requests among bureaus allows you to keep an eye on activity year-round. Monitor credit card statements every month. Any change or charge you don't recognize should be reported immediately to the credit card company. Most require a follow-up

letter. Know the expected date to receive a new or replacement credit card. If the card is not received within an appropriate time, notify the company. It may also be helpful to have a locking mailbox to prevent someone else from intercepting your card in the mail. If you do not receive a bill or statement on time, call immediately to see if a change of address was filed by someone else.

### **Credit Reports and Ratings**

One free credit report per year is available from each of the credit agencies; Equifax, Experian and TransUnion. Monitoring your financial information combats identity fraud.

Order these free credit reports:

**By mail:** Annual Credit Report Request Service

PO Box 105281

Atlanta, GA 30348-5281

**By phone:** Toll free 877-322-8228

**By Internet:** [www.annualcreditreport.com](http://www.annualcreditreport.com)

To order **credit ratings**, also known as your credit score, or to report fraud, contact one of these individual credit agencies:

**Equifax** Fraud hotline toll free 800-525-6285 or [www.equifax.com](http://www.equifax.com)

**Order Report** toll free 800-685-1111

**Experian** Fraud hotline toll free 888-397-3742 or [www.experian.com](http://www.experian.com)

**Order Report** toll free 888-397-3742

**TransUnion** Fraud hotline 800-888-4213 or [www.transunion.com](http://www.transunion.com)

**Order Report** toll free 800-888-4213

When you phone these agencies, you will hear recorded instructions. There may be a fee for ordering a credit score more than once a year.

## **IF YOU ARE A VICTIM OF IDENTITY THEFT**

### **Take the Following Steps**

- Call the Federal Trade Commission's Identity Theft hotline toll free 887-IDTHEFT (877-438-4338).
- If your Social Security number is used fraudulently, report the problem to the Social Security Administration toll free 800-772-1213.
- Alert credit bureaus (Experian, Equifax and TransUnion) with a **fraud alert**. Even before you call the police, call the fraud

numbers listed above. Follow-up with a letter that specifies that you must be contacted to verify credit requests.

- File a police report. You need this to notify creditors. You may have to insist on such a report. Informing the police also helps our community keep track of what crimes are out there and law enforcement can better assist other people with similar crimes.
- Notify banks and credit card companies. It is safest to have all your credit cards reissued. Specify that old accounts be noted with **closed at customer's request**. If checking and savings accounts have been violated, get new ones. Obtain a new ATM card with a new PIN and account number. If you conduct any of this business by phone, follow up with written letters and keep copies of all correspondence.

*Resources for you on Identity Theft:*

- ❖ Federal Trade Commission, "Fighting Back Against Identity Theft" [www.ftc.gov](http://www.ftc.gov) toll free 877-ID-THEFT (877-438-4338)
- ❖ FBI "Be Crime Smart" at [www.fbi.gov](http://www.fbi.gov)
- ❖ [OnGuardOnline.gov](http://OnGuardOnline.gov) for more information on computer safety
- ❖ [www.identitytheft.org](http://www.identitytheft.org)
- ❖ [www.privacyrights.org](http://www.privacyrights.org)
- ❖ [www.idtheftcenter.org](http://www.idtheftcenter.org)
- ❖ [www.consumer.gov.idtheft](http://www.consumer.gov.idtheft)
- ❖ [www.ProtectYourIDNow.org](http://www.ProtectYourIDNow.org)
- ❖ The Crime Complaint Center (IC3) [www.IC3.gov](http://www.IC3.gov)  
A partnership between the FBI, National White Crime Center and the Bureau of Justice Assistance, provides help for reporting Online complaints.

# BANKING SAFETY TIPS

It is important to keep your hard-earned money safe. Whether you are concerned about online banking security or the traditional banking security threats, you can educate yourself about the risks.

## **Personal Identification Number (PIN)**

PIN numbers are security features that are important to keep your money and your information safe. Picking a good PIN number and remembering it is important. Memorize your PINs; do not write them down: Use a friend's phone number, dates, or spell a word with corresponding numbers like those on your phone.

## **Safe Banks and FDIC Coverage**

Some people only want to work with the safest banks. Even with FDIC insurance, bank failures can be a hassle. By sticking to the safest banks, you reduce the likelihood of any headaches, delays, or name changes on your statements. FDIC coverage can be complex. It is important that you keep all of your money insured in case your bank goes under. Shop around for a bank before you open an account and ask many questions regarding their FDIC coverage.

## **Bank Scams**

What's a bank scam? It occurs when you're online and somebody asks you to "update your account information" - don't even think twice. It's a scam 99% of the time. Do not give personal information, such as account numbers or Social Security numbers over the telephone, through the mail, or over the Internet -- unless you initiated the contact or know with whom you are dealing.

## **Keep Records of Your Accounts**

Carefully check and update records pertaining to all your accounts, do this at least monthly to catch any errors or attempts at fraud or identity theft. Report any discrepancies right away. Read banking information and be alert to any changes in fees for services. Comparison shop for banking and financial services and be aware of the total cost of conveniences and services.

## Checks

Have new checks delivered to your bank, not your home address. Identity thieves think they've hit the jackpot when they find a box of checks in a mailbox. Put as little information as you can on your checks. Never put your Social Security number on them, and use a post office box instead of a physical address if possible.

## Debit Cards

Debit cards look like credit cards but automatically and immediately withdraw money from your account. Debit cards can be used to pay for purchases or to get money from an ATM. Acquaint yourself with the limits of protection if your card is lost or stolen. A debit card may offer less protection than a credit card if items purchased are never delivered or defective. However, you may dispute unauthorized charges or other errors within 60 days. Contact the card issuer if a problem can't be resolved with the merchant. Be sure to notify your card issuer right away if the card is lost or stolen, doing so gains you increased protection. Check with your card issuer about your liability.

## Online/ Internet Banking

Use caution with online/Internet banking which allows you to transfer money between accounts and to view account information at anytime. Internet payment is faster than writing and snail mailing checks and it is convenient for many people, yet you must monitor the account often to be aware of any errors or attempts at fraud. **Adequate computer software protection is a must to protect financial information from thieves.** To learn more about this protection, consult any computer store. Never, ever click on a link from any business that asks for your personal information. The best way is to immediately delete any suspicious mail and inform your financial institution. Remember prevention is always better than cure. Other online banking safety tips:

- Keep your paperwork up-to-date including minor details.
- Remember no reputable business firm will ask for your personal information via a link to their site.
- If your bank uses a watermark or some other personal image, do not log in unless you see the correct information.

- Invest in good anti-virus software. If you are content with free anti-virus software, then make sure to check the credentials of the company providing the software.
- Never carry out financial transactions unless you are sure that you are using a secure network.
- Pay special attention to the login page and beware of any changes. Financial institutions will normally let you know in advance if they are making any changes and will want additional information.
- Don't use the same password for different accounts, and always remember to change the password at least every six months.
- Don't enter personal information on any pop-up that comes up, even when you are accessing the genuine company website.
- Only open e-mail attachments from people you know or when you're expecting them and know what each contains.

*Resources for you on banking safety:*

- ❖ [www.FDIC.gov](http://www.FDIC.gov)
- ❖ [www.about.com](http://www.about.com) on Banking and Loans

# SOCIAL SECURITY NUMBER: GUARD YOURSELF

The privacy Act of 1974 is the primary law affecting the use of Social Security Numbers (SSN). It requires any federal, state, or local agency requesting your SSN to provide the following: the authority or statutory asking for the number (i.e. executive order of the President), whether disclosure is mandatory or voluntary, purposes for which the number will be used, and effects on you, if any, for not providing the number.

## TIPS ON GUARDING YOUR SSN

- Don't carry your SSN in your wallet.
- No laws require private medical service providers to use your SSN as an ID number. They often use the SSN simply because it is convenient. Ask them to consider using another number. Many providers are willing to use a different number.
- If your health insurance plan uses your SSN for an ID number, it's on your insurance card. If you can't get your insurance company to offer you another number, make a photocopy of your card without the number (cover it up when you copy it) and carry the copy. Give the healthcare provider your number separately.
- Ask why someone needs your SSN; suggest alternatives.
- On forms, don't feel obligated to fill in all the blanks such as SSN.
- At banks and other places, ask if you can provide an individual password to replace the SSN.

*Resources for you on guarding your social security number:*

- ❖ [www.ssa.gov](http://www.ssa.gov)
- ❖ [www.ftc.gov](http://www.ftc.gov) or call toll free 877-438-4338
- ❖ [www.identity-theft-tips.com](http://www.identity-theft-tips.com)
- ❖ [www.irs.gov](http://www.irs.gov) or call toll free 800-908-4490 for the IRS Identity Protection Unit if you think someone is using your Social Security number.

## FRAUDS AND SCAMS: HOW TO PROTECT YOURSELF

Seniors often become targets of fraud because they are frequently home, they have substantial assets, and they fear losing independence. Criminals are getting smarter and often use technology to their advantage in scamming seniors. Common cons are manufactured to trick the consumer into giving up money, property and personal or financial information. Con artists pose as legitimate businesses, government officials or other trusted individuals.

Scams succeed because of two things: First, a scam looks like the real thing. It appears to meet your need or desire. To find out that it is in fact a scam, you must first make the effort to check it properly. Ask questions and think carefully before you decide what to do. Depending on the issue, you can decide immediately if something is a scam or you might need help—and that could take several days.

Secondly, scammers manipulate you by 'pushing your buttons' to produce the automatic response they want. It's nothing to do with you personally; it's to do with the way individuals in society are wired up emotionally and socially. It's because the response is automatic that people fall for the scam. To stop scammers manipulating you into their traps, know how to prevent the automatic response they expect.

Some people hold beliefs that leave them even more vulnerable to scams, as follows:

1. One of them is the belief that all companies, businesses and organizations are legitimate and okay because they seem approved by the government or some other authority. That is not so. Consumer protection agencies can only do so much. While they are constantly on the lookout for bogus operators, some scams only come to their attention when people report them.
2. A similar dangerous myth is that Internet websites are all legitimate, or that it is difficult to set up a website. It is quite easy and cheap to set up a professional-looking website. A scam website could be used to sell a bogus product, or it could be easily made to resemble a genuine website, like a bank or credit union website. These websites are often only 'live' for a few days— but



that is enough time to trick people into giving up their credit card details or other personal information.

3. Another belief that makes people vulnerable to scams is the idea that there are shortcuts to wealth that only a few people know. Ask yourself the question: if someone knew a secret to instant wealth why would they be spending their time telling it to everyone, or charge people money for it?

## TIPS TO PROTECT YOU FROM SCAMS

### General tips

- If it looks too good to be true—it probably is.
- ALWAYS get advice if an offer involves significant money.
- Do not agree to offers straightaway. Tell the person that you are not interested or that you want to get some independent advice before making a decision. If someone offers you an investment or other financial service, investigate the company before making any decisions.
- NEVER send money or give credit card or online account details to anyone you do not know and trust.
- Do not let anyone pressure you into making decisions about money or investments. Always get independent financial advice.
- Read all the terms and conditions of all offers very carefully. Claims of free or very cheap offers often have hidden costs.
- Make sure you know how to stop any subscription service you want before subscribing.
- Be very careful about offers for medicines, supplements or other treatments. Always seek the advice of your doctor.
- Beware of products or schemes that claim to guarantee income or winnings.
- Be wary of investments promising a high return with little or no risk.
- Beware of job offers that require you to pay an upfront fee.
- Do not send any money or pay any fee to claim a prize or lottery winnings.
- Money laundering is a criminal offense: do not agree to transfer money for someone else.

### **Telephone Scams**

- If you receive a phone call out of the blue, always ask for the name of the person to whom you are speaking and who they represent.
- NEVER give your personal, credit card or online account details over the phone unless you made the call and the phone number came from a trusted source.
- It is best not to respond to text messages or missed calls that come from numbers you don't recognize.

### **Email Scams**

- Do not open suspicious or unsolicited emails (spam). Delete them.
- Do not click on any links in a spam email, or open any files attached to them.
- Do not call a phone number that you see in a spam email.
- Do not reply to a spam email, even to unsubscribe. Delete it.

### **Some Common Types of Scams**

Prize and sweepstakes frauds, fraudulent investments, charitable donation scams, Nigerian 'Prince' or diplomat needing your help, home repair scams, loan or mortgage fraud, counterfeit checks, banking scams, scams pretending to be government agencies such as the IRS, census, Social Security, or jury duty, or impersonating a family member in distress and asking you to wire money quickly.

*Resources for you on frauds and scams:*

- ❖ Legal Aid of Western Michigan at 269-344-8113
- ❖ Legal Hotline for Michigan Seniors at toll free 800-347-5297
- ❖ [www.scambusters.org](http://www.scambusters.org)
- ❖ [www.give.org](http://www.give.org)
- ❖ [www.charitynavigator.org](http://www.charitynavigator.org)
- ❖ [www.netsecurity.com](http://www.netsecurity.com)

## SHOPPING, DINING AND STREET SAFETY

To increase safety while you are out shopping, in a restaurant, or out walking consider the following tips. When in a parking lot, on a sidewalk and while in a store, be aware of your surroundings and the location of your purse. Make sure it is closed shut and held in a way to discourage purse-snatchers and pickpockets. Pay attention to the people and cars around you. Do not leave any valuables visible from the car windows. It is safer to have those items in the trunk. Remember to always lock your car doors. Panhandlers have to follow the law when asking for money in the street. They are not allowed to stop you or impede your path of travel.

Try to walk with confidence and purpose. Walk facing traffic in the middle of the sidewalk. Walk in well-lighted areas. It's wise to carry a flashlight after dark. Limit wearing expensive jewelry. Carry a whistle to summon help if needed. Having a cell phone may also be helpful, but do not make cell phone conversations that may distract you from your surroundings.

Michigan State Law requires that most items on store shelves be clearly displayed with a price. If an automatic checkout system scanner charges you more than the marked price of an item and the transaction has been completed, and you have a receipt indicating the item purchased and the price charged for it, notify the seller that you were overcharged. Notify the store within 30 days of the transaction, either in person or in writing. Within two days of receiving your notice, the seller may choose to refund to you the difference between the amount charged and the price marked plus a bonus of ten times the difference, with a minimum of \$1.00 and a maximum of \$5.00.

When at the checkout counter be aware of the people around you and their views of your private information such as your name, credit card number and license number. Beware of card skimming where dishonest restaurant or store employees use a portable card reader to copy information from your credit or debit card.

*Resources for you on shopping, dining and street safety:*

- ❖ Michigan Attorney General, [www.michigan.gov/ag](http://www.michigan.gov/ag)

## OPT-OUT OF JUNK MAIL AND TELEMARKETING

Many unwanted solicitations by mail or phone occur because a company you have done business with has sold or shared your personal information. To limit the use of your information you must ask the companies to remove you from their customer lists to opt-out. When you place an order for a product or service with a web site, by snail mail or on the phone, you will probably provide some information that allows them to fill your order, such as your name, address, and billing information. The company can use your information to market to you in the future, or to share with other companies. This results in increased junk mail and calls.

- During a transaction, tell the company that you do not want them to use your information for any other purposes.
- Contact your bank, grocery store, utilities, and phone company and ask that they do not distribute your personal information.
- Write or call the magazines to which you subscribe and ask them not to release your personal information when they make their subscription lists available.
- Direct marketers are required under the rules of the Direct Marketing Association to provide an opportunity to opt-out. Even if the site does not offer the opt-out, when placing orders online or on the phone, ask that your information not be shared.
- Use the resources listed below to contact companies that provide an opportunity to opt-out online or by snail mail.
- Some opt-outs are permanent, but sometimes the opt-out is valid for a limited amount of time. Opt-outs may take 2 to 4 months to ensure removal of your name.

*Resources for you on Opting out:*

- ❖ [www.opt-out.cdt.org](http://www.opt-out.cdt.org) The Center For Democracy & Technology  
1634 I Street NW, # 1100 Washington, DC 20006 202-637-9800
- ❖ [www.ConsumerPrivacyGuide.org](http://www.ConsumerPrivacyGuide.org) and [www.donotcall.gov](http://www.donotcall.gov)
- ❖ Do Not Call Registry toll free 888-382-1222
- ❖ Mail Preference Services PO Box 643 Carmel, NY 10512

# PREDATORY LENDING

People with financial pressures often face barriers in getting loans. They fall behind on paying property tax or medical bills or they are short of funds due to emergencies or home improvement costs. Financial predators seek these customers and trick them into taking out loans they can't afford to repay. Predators often use high-pressure tactics, inflated interest rates, outrageous costs, unaffordable repayment terms and harassment collection tactics aimed especially at low income individuals.

## TIPS ON AVOIDING PREDATORY LENDING

- Comparison shop for a loan to avoid the predators. If you need to borrow money for important expenses, investigate the best loans for your needs. Check out the lender, make phone calls, get references, and ask for names of clients with whom they have worked. Be wary of anyone who initiates a loan by phoning or coming to your door offering bargains, or pressuring you to make a quick decision. You should initiate a loan.
- Review your credit report before shopping for a loan. This gives you time to correct any errors in advance.
- Know and understand the exact terms of the contract offer. Know the total cost of the loan, the annual percentage rate, the monthly payments, and payment due dates, additional fees, and how long you have to repay the loan. Always compare the original cost and the total cost.
- A contract is an exchange of promises between parties to do something of value. A contract is enforceable by law. It can be a written or a verbal agreement. You should always request a written contract that meets your specifications. Read the entire document. Don't sign anything you do not understand. Insist on changes to anything to which you don't agree and draw a line through any blank lines even if the lender promises to complete the paperwork later. Take a contract to a lawyer or trusted friend for advice.
- Avoid Balloon payments; these require larger payments at the end.

Watch for verbal promises to refinance; these could mean additional high closing costs and may include attorney, document preparation, and appraisal fees. Know that credit insurance protects the lender, not the borrower.

- Be cautious, say no to lenders who ask for fees up front supposedly to cover a first loan payment or other expenses. The Truth in Lending Act allows you to change your mind for any reason or no reason within 3 business days of signing a contract in which your home is used as security. Cancel in writing.

*Resources for you on predatory lending:*

- ❖ Better Business Bureau toll free 800-684-3222
- ❖ Michigan Safety and Security Call 517-241-9288 or [www.michigan.gov](http://www.michigan.gov).
- ❖ AARP [www.aarp.org](http://www.aarp.org)
- ❖ Attorney General toll free 877-765-8388

## COMPUTER SAFETY TIPS

Computer safety has two main principles: 1) To protect the computer itself, with the use of antivirus, anti-spyware and firewall applications and, 2) to safeguard your own actions when using any computer, whether surfing the web, corresponding by email, shopping, paying bills, or social networking. Criminals who try to gain access to your online accounts use hoaxes or scams to obtain personal information such as your name, Social Security number, account name, or password.

### SIGNS OF A COMPUTER SCAM

- Generic greetings such as *Dear Customer*, indicate that the sender does not know you, and should not be trusted.
- Alarming or urgent statements that require you to respond immediately should not be trusted.
- A request for personal or financial information, such as user name, password, or credit card is a sign of a scam.
- Misspellings and grammatical errors are signs of a scam.
- The Web address might look very similar to the address of a legitimate business, but with a minor alteration. For example, instead of [www.microsoft.com](http://www.microsoft.com), the scammer might use [www.micrsoft.com](http://www.micrsoft.com).
- The "From" line in the original e-mail message to you shows a different web address than the one that appears when you try to reply to the message.

### TIPS TO AVOID ONLINE SCAMS

- Do not open suspicious emails; delete them. Do not reply to them.
- Be cautious about providing your personal or financial information online. Do not fill out forms in email messages that ask for personal or financial information.
- Create strong passwords and avoid using the same password for your bank and other important accounts.

- Talk to your Internet service provider about spam filtering or, alternatively, purchase spam filtering software.
- Install software that protects your computer from viruses and unwanted programs and make sure it is kept up-to-date.
- NEVER follow a link in an email. If you want to access an internet account or website, use a bookmarked link or type the address in yourself.
- Beware of free websites and downloads (such as music, adult sites, games and movies). They may install harmful programs without you knowing.
- Never enter your personal, credit card or online account information on a website that you are not certain is genuine.
- Never send your personal, credit card or online account details by email.
- Try to avoid using public computers (at libraries or internet cafes) to do your internet banking.
- Do not use software on your computer that auto-completes online forms. This can give Internet scammers easy access to your personal and credit card details.
- Choose passwords that would be difficult for anyone else to guess.

*Resources for you on computer safety:*

- ❖ To report advance fee fraud in the United States, forward the email message to [spam@uce.gov](mailto:spam@uce.gov).
- ❖ To report identity theft, [www.ftc.gov](http://www.ftc.gov) or call toll free 877-438-4338. U.S. Federal Trade Commission (FTC)
- ❖ [www.onquardonline.gov](http://www.onquardonline.gov)



# RESIDENTIAL SECURITY

Personal safety is a concern and responsibility we must all take seriously. Residential burglary is a common problem with one break-in occurring every fifteen seconds in the United States. Entries are more likely to occur during the day and are generally crimes of opportunity with little preplanning. The following are suggestions to help you keep safe:

## **Use Your Locks**

This includes locks on your residential doors and windows as well as on your vehicle. Remember to close the overhead garage door. Roughly 37% of illegal entries take place by way of unlocked doors and windows with no force used. Consider installing deadbolts and special locks for sliding doors and windows. Install new locks after moving. Don't hide a key outside.

## **When Answering the Door, View who is Outside**

A peephole works well. Also take a portable telephone with you to the door. In an emergency, you can easily dial 911. Do not open the door to strangers. If they claim to have an emergency, call 911 for them, but do not let them in your home.

## **Door-to-Door Sales**

All door-to-door sales in Kalamazoo County need a license and can only conduct business 9:00 a.m. to 8:00 p.m. Ask to see their license and ID before you open the door. Be aware that many door-to-door sales persons use techniques which are very aggressive and once in, it can take hours to get them out of your house. Ask for their contact information and tell them you will call them when you have time.

## **You May Wish to Obtain a Dog**

Even small dogs seem to provide some deterrence to break-ins. A dog dish, or leash or "Beware of Dog" sign placed outside may be helpful for those without pets.

## **Exterior Lighting**

Exterior lighting is important for your safety and for the safety of others visiting your home. For convenience, choose automatic photocell lighting; it eliminates the need to flick a light switch. Motion-sensing

lighting is good for spots you don't want lighted all the time. Doorway entry lighting should be sufficient for easy viewing. The local utility provider may be able to install exterior lighting for a nominal fee.

### **Know Your Neighbors**

If you know your neighbors and they know you, there is an increase in the number of individuals watching for safety. Use a buddy system with a neighbor and have him or her watch your residence whether you are at home or away.

### **Home Alarm System**

Consider a home alarm system. Many types are available. Select one from a reputable dealer who meets your individual needs. Some systems also provide fire and medical alarm features.

### **Do Not Hesitate to Call 911**

You are the most effective eyes and ears for our local law enforcement. The police department wants to know if you see, hear or experience something suspicious around your home. You are not bothering the police officers when you call 911; you are actually helping them do a good job.

### **Other Ideas and Considerations**

- Display one or more reflective house number signs.
- Engrave your driver's license number on valuables (TV, VCR, tools, golf clubs, etc).
- Keep a limited amount of cash at home.
- Trim exterior trees or shrubs to create a clear view from the street.
- Install a locking mailbox.
- Recharge your cell phone near your bedside at night, so your cell phone is available in case of an emergency.

*Resources for you on residential security:*

- ❖ Call your non-emergency phone number for your local law enforcement department with questions and concerns.
- ❖ National Safety Council [www.nsc.org](http://www.nsc.org)
- ❖ Home Safety Council [www.homesafetycouncil.org](http://www.homesafetycouncil.org)  
or call 202-330-4900

# NEIGHBORHOOD WATCH

Neighborhood Watch programs are organized to enable the police and the community to work together to make specific geographical areas more resistant to crime. The citizens in the neighborhood are the ones who help law enforcement prevent crime, primarily residential burglaries. Sometimes residents think they are bothering the police when they call in suspicious behavior in the area where they live, but it is the phone calls of observant people in the neighborhood that is the most effective assistance to help law enforcement personnel do their job!

Neighborhood Watch encourages strong working relationships between law enforcement and the citizens they serve. Neighborhood Watch teaches awareness techniques and how to report suspicious or criminal activity – it does NOT teach or promote physical confrontation of criminals, nor how to assume the role of police.

## TO JOIN OR START A NEIGHBORHOOD WATCH

If you would like to join or start a Neighborhood Watch in your neighborhood, your first step is to contact your local law enforcement agency. Find out if a watch already exists in your area and who the contact person is, and when and where the next meeting will be. If no Neighborhood Watch exists and you would like to start one, follow these steps:

- Recruit and organize as many neighbors as possible.
- Contact your local law enforcement agency and schedule someone to meet your neighborhood group, establish your partnership and begin safety education.
- Continue to discuss neighborhood concerns by holding regular meetings.
- Implement a phone tree and plan steps to learn how you can assist the police and each other.

Most Neighborhood Watch groups in Kalamazoo County are lead by volunteers. Leadership and contacts are prone to annual change. For current active Neighborhood Watch groups, contact the following:

### City of Kalamazoo

Call 269-337-8994 or [www.kalamazoo.org](http://www.kalamazoo.org) to find further information on Neighborhood Watch groups in the city. Active Neighborhood Watch groups in the City of Kalamazoo are: ***Arcadia, Eastside, Edison, Fairmont, Gateway Coalition/South Street Historic District, Homecrest Circle, Lakeside Beach Corporation, Milwood/Homecrest, Northside Association for Community Development, Oakland Drive/Winchell, Oakwood, Parker-Duke, Parkview Hills, Parkwyn Village, Stuart Area Restoration Association, Vine Neighborhood, West Kilgore, West Main Hill, Westnedge Hill, Westwood, Whites/Edgemoor/Bronson, and Woodslake.***

### Kalamazoo Township

Call 269-343-0551 to find further information on Neighborhood Watch groups in the Township. Neighborhoods in the Township that have active groups are: ***Clearview Street, Eastwood and Lakewood.***

### Portage

Call 269-329-4567 to find further information on Neighborhood Watch groups in Portage. Neighborhoods in Portage that have active Neighborhood Watch are: ***Chippewa, Davcliff, Drayton, Goldenridge, Greenbriar, Lauralwood, Lexington, Muirfield, Norfolk, Oak Shore, Ridgebrook, Roanoke, Southland, and Sunburst.***

### Other Townships in the County

Call 269-383-8821 to find further information on Neighborhood Watch groups in the county. Neighborhoods in the County that have active associations are: ***Cooper Township***

# FALL PREVENTION

Injuries from falls at home are all too common, and can have very grave results for seniors. Preventing falls is important and you can limit the likelihood of such an event by following these suggestions:

## **Rugs**

Use nonskid tape on rugs to keep them in place or remove them altogether.

## **Stairs**

Stairways should be well-lighted and have solid, easy to grasp handrails. Place reflective tape on the top and bottom steps. Don't leave articles on the stairs. Take your time when climbing and descending stairs.

## **Bathroom**

Use nonskid material on the tub or shower floor. Shower chairs and shower benches are helpful as well.

## **Grab bars**

Install grab bars in the bathroom as well as other locations around the house to help keep you steady where you may fall.

## **Retrieving Items from High Places**

Avoid climbing on a chair, box or other unstable item when retrieving items from a high place. Use a step stool or ladder instead. Or better yet, ask someone else to get the item or change light bulbs for you.

## **Maintain a Clear Walkway in Every Room**

Keep extension cords or other cables away from walking areas. Use good lighting in these areas. Nightlights can be helpful.

## **Outdoors**

Remember to maintain outside lighting and keep walkways and stairs clear of ice and snow. A cane or walker may help improve your balance outdoors.

*Resources for you on fall prevention:*

- ❖ Senior Services: Home Safety Team 269-382-0515
- ❖ Area Agency on Aging 269-373-5173

# FIRE SAFETY

The facts speak for themselves: Americans over the age of 65 are at greatest risk of dying in a fire. On average, more than 900 Americans in this group die in fires and people over the age of 85 die in fires at a rate five times higher than the rest of the population. Older Americans are at risk for fire death and injuries for a number of reasons: Mobility issues, taking medications that may affect ability to make quick decisions, and living alone.

## TIPS TO PREVENT FIRES IN THE HOME

- Install and maintain smoke alarms. Place one on every level of the home, especially inside and outside sleeping areas. Test and dust the alarms regularly and replace batteries once a year.
- Never smoke in bed.
- Pay attention while cooking. Keep your stove area free of clutter and never leave food unattended that is cooking on the stove.
- Heat your home safely. Be careful when placing space heaters. Keep combustibles away from heaters, furnaces, fireplaces and water heaters.
- Practice electrical safety. Have professional electricians inspect and repair wiring. Never overload the electrical system.
- Have a plan in case of fire. Practice two ways out of your home.
- If there is a fire, get out of the home; do not try to fight the fire. Call 911 when you are out of the home.

### *Resources for you on fire prevention:*

- ❖ Department of Homeland Security U.S. Fire Administration, 16825 South Seton Ave Emmitsburg, Maryland 21727  
Toll free 800-561-3356 [www.usfa.fema.gov](http://www.usfa.fema.gov)
- ❖ Fire Safety Checklist for Older Adults, National Fire Protection Association, [www.nfpa.org](http://www.nfpa.org)

## SAFETY FROM ABUSE

Because of increasing incidents of abuse, neglect and exploitation of the elderly, people with disabilities and those with mentally illness we have a growing social problem. Adult Protective Services gives protection to vulnerable adults who are at risk of such harm. The goal of Adult Protective Services is to investigate and assess situations where abuse, neglect or exploitation is suspected. The identity of the person reporting is confidential. The Vulnerable Adults Act, Public Act 149 of 1994 establishes penalties for actions of caregivers that result in injury or endangerment to vulnerable adults.

*Resources for you on safety from abuse:*

- ❖ To make reports of suspected abuse in Kalamazoo County contact: Adult Protective Services, Kalamazoo County Department of Human Services, 322 East Stockbridge Ave. Kalamazoo, MI 49001 269-337-5046. For other questions call 269-337-4900
- ❖ Toll free 24 hour hot-line 800-996-6228 to report abuse in Michigan. [www.mi.gov/dhs](http://www.mi.gov/dhs)
- ❖ Community Mental Health 269-373-6000, for specific concerns regarding an elderly person needing mental health assistance.
- ❖ For copies of the Vulnerable Adults Act, Public act 149 of 1994, call 269-337-4973.
- ❖ Gryphon Place, dial 2-1-1 for the Help Line or call 269-381-4357

## HOME HEALTH CARE AND CARE GIVER PRECAUTIONS

The home-based healthcare industry is a fast growing service driven by the large numbers of people who want to spend their final years at home, and by government policies intended to encourage home healthcare as an alternative to more costly hospital and nursing home care. Home healthcare agencies are focusing more on care management, skilled nursing services, while subcontracting the work of recruiting, training and supervising lower skilled and less regulated home healthcare aides. Although the majority of home healthcare workers may be ethical and caring, reports of fraud, theft, forgery and

physical and psychological abuse against elders by home based healthcare aides are increasing.

## TIPS TO AVOID HAVING A CARE GIVER TAKE ADVANTAGE OF YOU

- Michigan does not require a license for homecare businesses, but you can ask for proof of background checks and driving records of their workers, of training for the workers, of insurance for a business, and of bonding.
- Frauds and thefts against the elderly are unfortunately often conducted by people they know and trust.
- Suspicious actions to look for are:
  - A relative or caregiver takes a great interest in an elder's finances.
  - A relative or caregiver is reluctant to spend money for necessary medical treatment for an elder.
  - Someone tries to keep the older adult from talking to others or fails to pass along messages to him or her.
  - There are unauthorized withdrawals from accounts.
  - There are claims that money is missing.
  - Recently changed legal documents give another person rights to conduct financial transactions.
- Talk to another family member, law enforcement officer, or lawyer when you suspect financial abuses.

*Resources for you on home health care precautions:*

- ❖ FDIC Consumer News [www.fdic.gov](http://www.fdic.gov)
- ❖ Michigan Home Care [www.michiganhomecare.com](http://www.michiganhomecare.com)



## GET THE MOST FROM YOUR MEDICINE

- Inform your healthcare workers about ALL medicines, vitamins, herbs, over-the-counter drugs and nutritional supplements you are taking. Tell them about any drug allergies or sensitivities you may have. Take an updated medicine list that specifies dosages to each medical appointment and any questions you have written in advance to your doctor.
- Be sure you understand all instructions before starting a drug. This includes when and how long to take it, with or without food, and how to handle problems that may occur. Inform your doctor immediately if you notice side effects or other problems. Take the prescribed amount of medicine, no more or less. Don't stop taking a drug suddenly without checking with your doctor. Don't take anyone else's drugs or give them yours. Make sure your drugs don't react adversely with each other by asking your doctor about this.
- If you take several medications, arrange them in a pill organizer or ask for assistance in developing a system that works for you.
- Devise a system on your calendar to know when to reorder medicine in advance so you do not run out.
- Count pills periodically if you suspect that someone may be stealing your medicine.
- Store medicine in a safe, cool, dry place. Properly discard expired medicine. Do not put medicine down the drain or toilet; instead conceal the pills in garbage, mixing them out with the kitty litter or something similar.
- If you are prescribed a new medicine, at first you may want to buy only a week's worth in case you have an adverse reaction to the medicine. This can save you dollars.

### *Resources for you on medication safety:*

- ❖ U.S. Department of Health and Human Services  
[www.hhs.gov](http://www.hhs.gov) 200 Independence Avenue, S.W.  
Washington, D.C. 20201 toll free 877-696-6775

# ADDICTION AND OLDER ADULTS

Addiction is a compulsive need to use a habit-forming substance or an irresistible urge to engage in a habitual behavior. Addictive substances can include alcohol, prescription drugs, over-the-counter drugs, illegal drugs, cigarettes and food. Addictive behaviors can include gambling, shopping, exercise, work, Internet use, dangerous behavior, and sex. Addiction is progressive; if left unchecked it can destroy one's health and personal relationships.

## **Some Signs of Addictive Behavior**

- Consuming increasing amounts of an addictive substance
- Thinking about and performing an addictive behavior for longer periods of time
- Denying or minimizing how much of the substance you use
- Using the substance or engaging in the behavior early in the morning
- Continuing to spend more money on the substance or behavior
- Missing work, skipping important activities and failing to pay bills
- Difficulty maintaining personal hygiene or cleaning the house
- Using the addiction to escape pressure in life or to cope with emotional problems
- Having trouble sleeping
- Failing to eat properly
- Fighting with family and friends, withdrawing from people
- Social withdrawal
- Neglecting yourself, your home or your family

## **Addictions in Older Adults May Be Especially Complex**

First, if the older adult is addicted to alcohol or drugs, these may interact badly with medications taken for other physical problems. Second, alcohol and drugs may affect an older person more intensely because of changes in his or her body due to aging. Some older adults are vulnerable to addiction because they are bored, lonely, or isolated. In addition, they may have suffered the loss of a loved one or have health problems. They are more likely to hide addictions and less likely to seek help because of stigmas against addiction.

Symptoms of withdrawal in the older adult can be easily mistaken for signs of getting older.

*Resources for you on addiction and the older adult:*

- ❖ The Access Center, Kalamazoo Community Mental Health call 269-373-6000
- ❖ Gryphon Place - 24 hour hotline 2-1-1 or call 269-381-4357
- ❖ Borgess Behavior and Health 269-226-8000
- ❖ Pine Rest Kalamazoo Clinic 269-343-6700
- ❖ Community Healing Center 269-343-1651
- ❖ Alcoholics Anonymous 269-349-4410
- ❖ Al-Anon, for family members of alcoholics, 269-343-4328 or [www.miagf.org](http://www.miagf.org)
- ❖ Michigan Problem Gambling Hotline - 24 hour toll free 800-270-7117

## DISASTER PREPAREDNESS

Every day, some part of the world is affected by disasters, such as hurricanes, winter storms, thunderstorms, toxic spills, earthquakes, tornadoes, flooding and fires. Knowing what to do is not only the best protection but also your responsibility. Take some time and have a plan in place for emergency situations.

- Keep a disaster supply kit with emergency supplies in your home and keep another in your car.
- Prepare a plan of communication and choose a place to meet your family in case you cannot return home.
- Know your local source of emergency broadcasting to stay informed during a disaster.

*Resources for you on disaster preparedness:*

- ❖ The American Red Cross at 269-353-6180 or toll free 800-382-6382 [www.redcross.org](http://www.redcross.org)
- ❖ Federal Emergency Management Agency (FEMA) toll free 800- 237-3239 [www.readyAmerica.gov](http://www.readyAmerica.gov)
- ❖ Kalamazoo County Office of Emergency Management 269-383-8743

# SEVERE WEATHER: COLD AND STORM SAFETY

## At Home

- Keep informed on current weather conditions
- Keep a battery-operated radio, flashlight, batteries, bottled water, canned and dried food, extra blankets, and heavy warm clothing available.
- Close off unneeded rooms; cover windows and stuff cloth in cracks under doors when heat is unavailable.
- Be aware of fire and carbon monoxide hazards when using emergency heating sources (fireplace, woodstove, space heater, etc.) Replace batteries in smoke detectors and carbon-monoxide detectors every six months. Replace all smoke detectors after ten years.
- Avoid frozen pipes and holes to keep the cold outside air from entering your home. In an emergency, run a trickle of water to keep pipes from freezing.
- Contact a relative or neighbor for assistance if needed.

## In Your Car

- Carry emergency supplies such as extra cold weather clothing, blankets, shovel, snow scraper, sand, booster cables, rope, flashlight, first aid kit, high energy snacks, battery-operated radio, knife, tool kit, and matches.
- Keep your gas tank almost full.
- When traveling, inform others of your schedule and route.
- For assistance, tie a cloth to your antenna, display a Triad “SEND HELP” sign, or use emergency flashers when your car is not running, to alert others that help is needed.
- If you carry a cell phone call 911.
- Run the engine ten minutes per hour for heat, and open the window slightly for fresh air. Be sure the exhaust pipe isn't blocked. Carbon monoxide is a potential hazard.
- Keep warm by moving about arms, legs, fingers and toes.

## While Outside

- Dress in several loose fitting layers.

- Wear tightly woven water-repellent outer layers.
- Wear a hat. Half of the body's heat is lost through the head.
- Avoid overexertion that can lead to sweating, chilling and hypothermia. Keep dry.
- If you suspect frostbite, blow on the area to warm it slowly. Do not rub it. Seek medical attention as soon as possible.

*Resources for you on severe weather:*

- ❖ Kalamazoo County Emergency Management 269-383-8743

## KEEPING YOUR PET SAFE IN AN EMERGENCY

In the event of a natural or man-made disaster, pets are NOT allowed inside emergency shelters for humans due to public health and safety reasons. Plan in advance for the care of your dog and/or cat.

- Photograph all your animals and keep the photos with your insurance papers, along with health records of your pets. Pictures and records can help reunite you with a lost pet.
- Have a minimum of two weeks' supply of pet food and water on hand. Keep some of your pet's favorite treats on hand because pets experience stress during disasters. Also keep cat litter supplies in your disaster kit.
- Have your pets wear collars and tags with your address and phone number on them.
- Always keep a leash in the vehicle to keep your dog safe.
- Keep back-up supplies of your pets' medications.
- Have a carrier or container ready for use to evacuate animals from your house.
- Form a buddy system in your neighborhood so that you can help one another with your animals during a disaster.
- Know where the animal shelters are in your area.
- Check with local news media for facilities offering disaster animal rescue and relief.

*Resources for you on pet safety:*

- ❖ [www.petfinder.com](http://www.petfinder.com)

## SAFE DRIVING TIPS

- Plan your route. Find routes with less traffic and avoid rush hours.
- If possible, drive during the day and in good weather conditions.
- Have special equipment installed in your car if you need it due to physical limitations.
- Wear your glasses and hearing aids as prescribed.
- Keep your car in good repair.
- You and your passengers should always use the safety belts.
- Look ahead and anticipate what will happen. Keep a three second safety cushion between you and the car ahead of you.
- Check side and rearview mirrors often.
- Use your turn signals so other drivers will know your intent.
- Stay focused and don't get distracted by passengers or scenery.

### **Take a Refresher Course**

The AARP Driver Safety Program is a classroom refresher course that can help you learn the effects of aging on driving and how you can adjust your driving. Most classes have a fee and are taught in two 4-hour sessions over two days. AAA's "Road Side Review: Tools to Help Seniors Drive Safely Longer" is another way for older adults to keep their driving skills refreshed. This information can help you measure eight physical and mental abilities shown to be the strongest predictors of crash risk among older drivers.

### **Is it Time to Give Up the Keys?**

Self-awareness is important especially to the older driver. It is vital to assess your fitness to drive so you can adjust habits as needed to remain safe and limit risks. Discuss driving with your doctor and family members. Evaluate if your medications and/or physical/mental limitations for their potential to adversely affect your driving. Know when it is no longer safe for you to drive, and then seek other transportation.

*Resources for you on safe driving:*

- ❖ AARP toll free 888-227-7669 for a driver course near you
- ❖ AAA 269-381-7100 for driver safety information
- ❖ Michigan Secretary of State - toll free 888-767-6424  
[www.michigan.gov/sos](http://www.michigan.gov/sos)

## NON-EMERGENCY TRANSPORTATION

When you are without your own transportation, have a medical condition that does not allow you to drive safely, or you have permanently lost your license and ability to drive, you have several options in Kalamazoo County for safe transportation. Besides taxi services, the following are available:

### **Kalamazoo County Connect**

269-350-2970

Countywide service - discounts for seniors and the disabled.

Wheelchair lift available - Fee to ride

### **Life EMS Ambulance**

269-343-5433

Wheelchair van - Fee to ride

### **Metro Transit**

269-337-8477 for information    269-350-2970 for scheduling

City bus system - Fee to ride

### **Metro Van**

269-337-8477 for information    269-350-2970 for scheduling

Countywide service – for individuals with a disability who are unable to use regular accessible bus service - Fee to ride.

### **Pride Care Ambulance**

269-342-2222

Wheelchair van - Fee to ride

### **Shepherd's Center**

269-383-1122

### **Senior Services**

269-382-0515

### **South County Community Services**

269-649-2901 (Mondays only)

# TRAVEL/SNOWBIRD SAFETY

## **Prior to Going on a Trip**

Try to plan the safest route. Let someone know you are leaving and when you expect to return. If possible, travel with another person. Limit the amount of cash, credit cards and other valuables you carry. Do not carry a Social Security card to reduce your chances of ID theft in case of wallet theft or loss.

## **When Driving, Try to Avoid Isolated Areas**

Travel and park in well lighted areas. Keep your vehicle in good working condition. Secure your vehicle when you park and have your keys ready on your return. Lock your doors when driving and do not pick up hitchhikers. Place your valuables in a non-visible area, such as your trunk. Carry a cell phone for emergencies but do not talk on it while driving. Carry the Triad "SEND HELP" sign in your car to post in the rear window if assistance is needed.

## **Computer Precautions on a Trip**

Whenever logging onto the Internet while traveling, using your laptop at a Wi-Fi hotspot, hotel business center or other public facility be cautious. Before doing online banking or using other password-protected services find out if the server is encrypted.

## **Prepare Your Home Before you Travel**

- Stop newspaper deliveries and have the post office hold your mail. Or to make it look as if you are home, do not change service but make sure you have someone pick up your papers, fliers, packages, and mail.
- Lock all entries. Don't leave a key out. Set alarm system.
- Ask a trusted neighbor, friend or law enforcement officer to keep an eye on your home.
- Don't announce in public or Facebook that you will be gone.
- Give your home a lived-in look
  - Leave shades up.
  - Have your lawn tended.
  - Have your driveway and walks shoveled in winter.
  - Have lights on a timer and radio set to a talk radio station.



### **Health Precautions for Travel**

- If traveling to a foreign country, check for disease prevention tips and warnings at Center for Disease Control and Prevention [www.cdc.gov/travel](http://www.cdc.gov/travel) or toll free 800-232-4636
- Take extra medicine in original containers. Carry written prescriptions for both medications and eyeglasses.
- Carry your medical insurance card in case of an emergency.
- Check to see what medical insurance is needed for traveling internationally. You may want to purchase additional cancellation and health insurance.
- If traveling outside the U.S., don't carry a Social Security card. Medicare does not provide coverage in foreign countries.

### **Luggage**

Keep your luggage locked and in sight. To lock luggage when flying, use TSA locks for which airport baggage handlers have keys; otherwise you must leave your luggage unlocked or it may be torn apart by airport security. Never agree to watch someone else's luggage or deliver a package for a stranger. Put ID tags both inside and outside your luggage.

### **Cash, Credit Cards and ID while Traveling**

- Carry only needed cash and ID. Leave most records and credit cards at home.
- Use Travelers' checks as a safe way to carry less cash.
- ATMs (Automatic Teller Machines) allow you to access cash easily in small amounts and as frequently needed so you do not have to carry a lot of cash.
- Carry your wallet in your front pocket, inside jacket, money pouch or fanny pack. If a purse is needed, carry it firmly and close to your body.
- Leave a copy of your passport in a secure place at home. Carry a list with phone numbers to use to report any loss or theft of cards.

### **At Hotels**

- Notice the location of emergency stairs, elevators, exits and doors.
- Keep all doors locked. Admit no strangers to your room. Use the peephole to view guests.
- Carry your room key at all times.

- Leave valuables in the hotel safe.

### **While Sightseeing**

- Be cautious in wandering into unknown areas in strange cities. Even a block away from your hotel can be dangerous. Ask reliable sources about the safety of the area and places where you wish to go.
- If it is necessary to rent a vehicle, check in advance with your insurance agency to see if your policy already covers insurance on a rental.

#### *Resources for you on safe travel and being a snowbird:*

- ❖ Center for Disease Control and Prevention  
toll free 800-232-4636  
[www.cdc.gov/travel](http://www.cdc.gov/travel)
- ❖ AARP travel safety tips [www.aarp.org](http://www.aarp.org)

## HEALTH DATA CARD

Cut page from the booklet, fill in the card and attach to your refrigerator. Update when there are changes.

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## HEALTH DATA CARD

Name: \_\_\_\_\_ Name and phone number of people to contact:

Date of Birth: \_\_\_\_\_ 1. \_\_\_\_\_

Insurance plan /Medicare number: \_\_\_\_\_ 2. \_\_\_\_\_

\_\_\_\_\_ 3. \_\_\_\_\_

Doctor's Name and Phone Number: \_\_\_\_\_ List major Illness/Surgeries/Allergies:

\_\_\_\_\_

Hospital Preference: \_\_\_\_\_

\_\_\_\_\_

***(PLEASE LIST MEDICATIONS ON THE BACK OF THIS CARD)***

# Health Medical Card

## MEDICATIONS

**Current medications**

**Dosage strength**

**How often taken**

**When taken**


Thank you to all the donors who supported the printing of the fourth edition of the Senior Safety Tips booklet.

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Thank you to members of the Triad S.A.L.T Council and its safety booklet committee.



# TRIAD

Triad is a nationwide safety initiative implemented on the county level throughout the United States. Triad of Kalamazoo County began in 1997 and is comprised of older adults, law-enforcement officers, and other concerned citizens working together to fulfill its mission:  
Increase senior safety and allay their fears of crime.

TRIAD OF KALAMAZOO COUNTY is sponsored by  
RSVP-Your Invitation to Volunteer of Senior Services, Inc.

## RSVP -YOUR INVITATION TO VOLUNTEER

RSVP engages people 55 and better in volunteer service to meet community needs and provides a high quality experience that will enrich the lives of volunteers. As an RSVP volunteer you have access to opportunities in more than 100 nonprofit organizations and also receive the benefits of free membership.

## SENIOR SERVICES, INC.

Is dedicated to enhancing and promoting the independence and well being of older adults, people with disabilities and those that care for them.

WE INFORM YOU. WE CONNECT YOU.  
WE ASSIST YOU. WE CARE FOR YOU.

Inclusion in this booklet does not represent an endorsement or recommendation by Triad, RSVP or Senior Services, Inc.

### Senior Services, Inc.



*Meeting the need – yesterday, today...and tomorrow*  
918 Jasper St., Kalamazoo, MI 49001  
269-382-0515  
[www.seniorservices1.org](http://www.seniorservices1.org)