

NOVEMBER EDUCATIONAL: “BE AWARE”

November 13, 2010

Several times a year, people are put into situations that can be avoided or at least minimized with just a little bit of knowledge. The holiday season is probably the worse time for people to have their belongings taken while out and about. The crimes most often committed in and around stores at this time and throughout the year are credit card theft, credit card fraud, theft of vehicles and theft from vehicles. We are going to talk about a few suggestions to help you to “Be Aware” while shopping this Holiday season and hopefully prevent you from becoming a victim.

First and most important : STAY ALERT TO YOUR SURROUNDINGS!!!!

Jostling through crowded stores while carrying your jacket, juggling countless bags and keeping your child from breaking anything, makes you an attractive target to criminals looking to grab wallets, purses and your purchases. Here are a few thoughts to discourage criminals:

- Be aware of strangers approaching you for any reason.
- Dress casually and comfortably
- You should hold your purse close to your body, with the opening facing toward you; when walking with another person, the purse should be held between the two of you. Men should carry their wallet in their front pocket.
- Best to shop in pairs.
- Do not leave your purse or your jacket with the wallet in the pocket unattended for even a moment. Do not put them in a cart or on a dressing room hook. Do not hang them on the back of a chair while eating.
- Do not ever leave your purse open, where a pickpocket can easily reach in and steal your wallet.
- Beware of shoulder surfers when shopping in a store. Identity thieves may stand close behind you when you pay at a checkout counter or use an ATM. Protect your credit cards, driver's license and checkbook from wandering eyes.
- Never take your eyes off your credit card when you hand it over to pay. Unscrupulous store clerks may use a "skimming" device that downloads your information. Make sure your card gets swiped only once, through one machine and the swipe takes place in front of you. If a clerk turns his or her back on you and conceals your view of the swipe in any way, ask for your card back immediately.
- Minimize what you carry in your purse or wallet when shopping in a store. Carry only what you will need - your ID and one major credit card, or the card for the specific store you're shopping in.
- When you can, avoid using revolving doors -- particularly the automatic kind. A thief with good timing can grab a purse or package and make a quick getaway in the time it takes you to emerge.

- Consolidate purchases into one or two large shopping bags so you can keep track of everything.
- Never leave your purchases unattended, even for a few minutes.

PERSONAL SAFETY IN STORES

The threat of physical assault does not necessarily increase along with the crowds that herald the holiday season. It's when you're far from the crowd, in distant reaches of parking lots or other isolated areas of the store that you are most vulnerable. To protect yourself:

- Always try to walk to and from your vehicle with another person. If you are shopping alone, consider walking near other shoppers in the parking lot.
- Be sure to locate your keys before going to your car.
- If shopping alone and leaving at night -- particularly if you're carrying several bundles -- ask a security officer to accompany you to your car. Most stores will provide that service.
- Do not have your arms completely filled when going to your car, especially if it is late, dark, and few people are around. You should have one hand free. Pull your car up to the entrance to load your bags if you have too much.
- Inside a store, avoid darkened hallways and other backroom areas, especially near closing time.
- Avoid using bathrooms that are tucked away in a back area of a store concourse or department. If you can, find a bathroom near a well-trafficked area. And always accompany your child to the bathroom.
- Never use a video arcade or toy area as a baby sitter; predators are on the prowl for unattended children. More than 100,000 children are abducted every year -- often in malls or department stores, according to the National Center for Missing and Exploited Children (NCME).
- Find out whether the stores you frequent have procedures to search for a missing child. Wal-Mart, Home Depot and Target are among retailers participating in a program developed by the NCME. The program, called "Code Adam," was named after Adam Walsh, a 6-year-old Florida boy who was killed after being abducted from a shopping mall in 1981. As soon as a child is reported missing, employees scour the aisles. If the child doesn't turn up after 10 minutes, the police are notified.

CAR BREAK IN'S AT STORES

As parking areas fill during the holiday season, shoppers are often forced to park far from the exits, sometimes in poorly lighted areas. Now that there is less daylight, you're likely to find yourself entering the store while the sun is up and leaving after dark, so make sure there are lights nearby before parking.

- Park as close to entrances and exits as you can. No one wants to circle the lot for an hour waiting for a good spot to open up, but give it a shot, at least for a few minutes.
- If forced to the far reaches of a lot -- or even beyond the lot -- seek a spot that's well-lighted or near a well-traveled roadway. Lock your doors, even if leaving for only a moment. Use a security device (such as a steering wheel lock or alarm) if you have one. Car thieves are criminals of opportunity; they take the cars that are easiest to steal.
- Stow your purchases in the trunk when you go from one store to the next. When you're weighed down with packages, you may be tempted to throw them in the back seat and return to the store to continue shopping. If your purchases are in plain view, which can be like candy to a baby for a criminal, you may return to find your car windows smashed and your presents stolen.
- Do not put packages into your car (trunk or back seat) and then return to the store. One of the most common criminal ploys is to wander around a parking lot as though looking for one's car. In reality, that poor lost shopper may actually be a criminal waiting to see someone place packages in their car. Put excess bags in a locker, use a cart, or ask stores to hold packages until you are ready to leave.
- Save your most expensive purchases for last, so you can head straight home.
- Have your keys ready when you approach your vehicle. Before entering, check that no one is hiding in the back seat.

ON LINE SHOPPING:

- When shopping online, keep printouts and receipts for your Web purchases. Use a credit card instead of a debit card, and make sure the site you're buying from is on a secure server. Look for familiar insignia, like the closed lock or "https" that indicates a site has security measures in place.
- Be sure to protect your home PC or laptop with security software, including anti-virus software and a firewall.
- Shop at trusted sites, or those recommended by secure comparison shopping sites.
- Be careful throwing away credit card receipts. They can be stolen and your number lifted.

ATM CRIME

Automated teller machines are handy to have around when you're spending it up at a store and don't want to max out your credit cards. But while ATMs make it easier for you to get to your money, they provide the same service for thieves. To protect yourself, handle your bank card with the same prudence you would cash or credit cards and keep it in a safe place.

- Choose a bank with an ATM located in a highly visible, well-lighted area.
- Memorize your PIN code so you won't have to write it down anywhere. If others are nearby, don't let them see which buttons you press.

- If you must withdraw money from an ATM after dark, have someone accompany you. Also, try not to make large cash withdrawals.
- If you see anyone loitering near the machine who looks or acts suspicious, walk away.
- Minimize time spent at the ATM by having your card in your hand and resisting the temptation to count the money after it has been dispensed.
- While using an ATM, look around from time to time and be aware of what's going on around you. If anything suspicious happens, immediately cancel your transaction and leave.
- Never leave your receipt in the machine. Also, keep your receipts so you can check them against your monthly bank statements.

Shopping is a leisurely activity that can leave one with a feeling of satisfaction and happiness. It is a great and effective way to beat the blues and restore a sense of positivity when you are feeling down. It is also a necessary activity that has to be undertaken by everyone from time to time in order to acquire whatever one needs or desires. Although largely a safe activity, one can sometimes unknowingly expose oneself to certain risks that may affect the well being and mental health of an individual. The above mentioned tips can help you not only get your money's worth but also enjoy a stress free shopping expedition.

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Resources:

- *CITY OF BERKELEY – MARY KUSMISS & CHARLES MONTALDO
- * CORPORATE TRAVEL SAFETY – DETECTIVE COFFEY
- *National Center for Missing and Exploited Children
- *Oklahoma University Police Department
- *Safeshopping.org
- *Security World News – Cristiano Ronaldo