

Cyberbullying

(*netbullying*) is when kids bully, embarrass, threaten, or harass others over and over again using the Internet, cell phones, or other interactive technology.

Kids (usually middle school girls) cyberbully:

- to entertain themselves or their friends
- to purposefully hurt someone
- to get even
- because they are jealous of the victim

Cyberbullies use the anonymity of the Internet to say and do things they wouldn't normally do in person; spread cruel rumors, make threats, humiliate, and otherwise destroy another person's life. Whatever was said or shown can spread around cyberspace and school in minutes.



It's hard for victims to ignore or avoid cyberbullying. They can be traumatized and humiliated, experience anxiety, depression, sleeping problems, eating disorders, self-injury, and even consider suicide. Victims may be provoked into cyberbullying themselves in an effort to right the wrong.

Some kids may not realize that what they are doing is a form of bullying, while for others it is well thought out and calculated. Cyberbullying can go on under the noses of unsuspecting adults who might otherwise intervene. Many parents would be shocked and appalled at their children's technological correspondence.

Forms of Cyberbullying

The greatest Internet threat may not be sexual predators, but a child's classmates or friends. Kids use Web sites such as MySpace, Facebook, YouTube, and Zenga to share journals, post pictures, and make friends. Kids can locate (*target*) a victim easily because the sites are often searchable by school. Cyberbullying may start when kids check out each other's Web pages and blogs. Cyberbullies can steal passwords, lock victims out of their accounts, and take on the identity of the victim online. **Cyberbullies misuse technology including:**

E-mail – popular with girls

- use a password given out of friendship, access the victim's account, send out e-mails (*under the victim's name*) that may be derogatory, sexually explicit, and/or misleading
- alter someone's sent message, then forward to someone it criticizes and all of their friends

40% of kids have had their password(s) stolen and changed by a bully.

90% of middle school students have had their feelings hurt online.

Instant Messaging (IMing) – an Internet service where many people "buddies" can have real-time conversations all at the same time.

- using a fake name
- stealing someone's name/identity and posting devious messages
- flirting conversations (*pretend sex talk*) that quickly turn sexual including sexual innuendoes, fantasies, and pornography

75% of kids have visited a Web site that attacked another student.

Create a Web site or post a message in a Chat Room, Bulletin Board, Blog (web log, online diaries), or Guestbook.

- create a Web site targeting a victim
- hack into a victim's Web site
- invite others to pitch in to hire a hit man to murder someone, "hit lists"
- list victims by name, describe them as fat, crybabies, or gay
- use Web cams (*video cameras hooked up to the computer*) and while chatting, talk the victim into talking negatively about someone else they are hiding from view
- create an online voting booth so others can vote for the ugliest, fattest, etc. victim
- post (*real or altered*) explicit photos or videos of themselves or others
- post messages to provoke a hate or predator group

Cell Phones/Cell Phone Cameras/Text Messaging - Especially popular with girls. (Boys are more likely to bully through interactive online games.)

- send hurtful or vicious messages, pictures, and videos which can also be sent to others through Web sites, e-mail, IMing, and blogs
- forward voyeuristic videos or provocative and revealing messages about drunken parties, sexual free-for-alls, girl fights
- sending, receiving, or forwarding revealing or nude photos ("**sexting**") of anyone or to anyone underage is illegal
- blackmail (*using phone photos and videos*)
- misuse of 3-way calling feature; encourage the person on the other line to talk about a silent third party and allowing her to listen
- keep their cell phones on to record others or to eavesdrop

Chat rooms are among the most dangerous places online.

1 in 3 teens and 1 in 6 pre-teens received threats online.

Take Action

Something said online can be violating and hurtful, but may not be illegal. Check with a lawyer before taking any action or enforcing policy.

States are considering legislation making cyberbullying a crime. Very few law enforcement departments are equipped to deal with cyberbullies/harrassment. Because most cyberbullying occurs at home, schools are unable to act. Some schools have asked parents and students to sign an Acceptable Use Policy, against bullying and harassment.

Cyberbullying situations are unique and have different motives. Repetition and the type of communication, increases the threat. According to recent information 60% of messages are about a victim's relationships; 38% were about physical appearance; and the others were about race, religion, or sexuality.



42% of kids have been bullied online.

58% of those never told their parents.

- 1. Report** threats of serious bodily harm or death to law enforcement immediately.
- 2. Install** monitoring software to record all communications including IMs.
- 3. Identify** the bully and motives, if possible. Notify the bully's parents, school, or anyone effective in stopping the attacks.
- 4. Alert** your ISP (*Internet Service Provider*). Most cyberbullying violates their terms of service. Forward any correspondence to them. They can shut down the bully's account.
- 5. Contact** Web sites such as WiredSafety.org or CyberLawEnforcement.org, who can provide information.

Parental Control

Kids may try to deal with cyberbullying on their own by blocking the correspondence, but that doesn't guarantee it will stop. Determined bullies may use another screen name and continue.



Parents are often told only when the bullying has gotten out of control. Kids are often afraid their parents will overreact; talk to the school, talk to the bully's parents, confront the bully; or blame them. All making the situation worse.

Never downplay interactive communication between kids.

- **"Google" or search your child's name on a regular basis.** See what information is available about him online: physical or e-mail addresses, screen names, telephone numbers, and images.
- **Monitor your child's online correspondence** using easy-to-install computer monitoring software.
- **Have your child choose genderless, boring nicknames.** A descriptive or provocative name might attract pedophiles, stalkers, harassers, or bullies.
- **Never provide personal information for chat room and forum profiles.** Never post a photo.
- **Teach your child to think before hitting the "send" button.** Children are impulsive and reactionary. *They can't take it back once it's sent.*
- **Remind your child that anything said online can be made public.** Talk to your child about words that hurt. Teach him empathy.
- **Know your child's passwords.** Encourage him to change them often and not to share them with anyone, even close friends.
- **Check to see where your child goes online.** Is there a MySpace account? Can you access it? Does she have her own page?
- **Make sure MySpace (or other) accounts are set to private.** If it is, can you try to trick her into allowing you access?

Distracted Driving

There are **3 main types of driving distractions**:

- 1. Visual** - taking your eyes off the road
- 2. Manual** - taking your hands off the wheel
- 3. Cognitive** - taking your mind off what you're doing



Distracted driving is any non-driving activity a person does that may distract him or her from the primary task of driving and increases the risk of crashing. Almost 6,000 people died and 500,000 were injured from driver distraction crashes. 2,500 of those were caused by cell phone use.

distractions include:

- Using a cell phone
- Eating and drinking
- Talking to passengers
- Grooming (*fixing hair, putting on make-up*)
- Reading (*including maps*)
- Using a PDA or GPS
- Watching a video
- Changing a radio station, CD, or MP3 player

**Your #1
priority should
be the road,
NOT a
conversation.**

Teen drivers have proven to be more impulsive and pay less attention on the road. Using a **cell phone** while driving quadruples your chances of being in an accident. This type of distraction causes you to not see 50% of the objects in front of you and slows your reaction time by 35%. (*Giving you the reaction time of a 71-year-old.*)

Hands-free Calling is not much better than using a cell phone. *It's the conversation, not the technology that is the most distracting.* Talking on the phone uses the same brain activity that is used to navigate a car on the road. When paying attention to sound, instead of surroundings, the part of the brain that helps you to see is decreased. It doesn't matter how many hands are on the wheel if you're not paying attention to the road.

In 2008, 5,500 senior adults were killed in motor-vehicle crashes.

Drive Safely



A driver's license to most people is a source of pride and independence. It allows them the freedom to have their own schedule.

As we age, our bodies age along with us, limiting our abilities. Many drivers don't realize that their driving skills are getting worse or they don't want to admit it. What makes older drivers high risk is that they are more likely to have medical or biological conditions that impact driving.



Around 90% of the driving cues we rely on are visual. Vision declines progressively starting at age 50.

Make The Right Decision

- Pedestrians **ALWAYS** have the right-of-way. Watch for them or other cars before changing lanes, backing up, or making a turn, especially in parking lots.
- Turn slowly. Activate your turn signal in advance. (**Turn it off after the turn.**) If left turns are difficult, try rerouting your drive to include several right turns instead.
- Use your mirrors when changing lanes. Check all blind spots. Use your turn signal.
- Begin braking as soon as you see the stop sign. Come to a complete stop. Do not pull out unless there are no cars coming and the car in front of you has gone.

86% of traffic fatalities happen on side roads and byways.

Only 14% happen on major highways.

On The Road

- Only drive in well-known areas. Avoid busy roads and rush-hour traffic. Take side roads instead of highways. Drive in daylight or on well-lit streets and avoid driving in bad weather (**fog, rain, snow, glare, smoke, etc.**)
- Focus on driving instead of other thoughts, scenery, or conversations.
- Keep extra space between your car and others.

Unsafe Driver

Every driver, especially seniors, should evaluate their own driving to decide if they have the ability to drive safely, then adjust for any changes in memory, vision, hearing, balance, strength, flexibility, reflexes, and mental clarity.

Physical changes:

- Strokes
- Memory loss
- Hearing problems
- Anything that limits physical activity

Vision changes:

- Need more light
- Headlight/sunlight glare
- Slowed reaction time
- Reduced peripheral vision
- Inability to distinguish colors
- Dulled vision or difficulty focusing

Slower reflexes due to muscles, nerves, and joints moving more slowly or stiffening due to arthritis or inactivity can create:

- inability to see clearly in mirrors, can't turn head.
- inability to get a good grip on the steering wheel.

Medications such as over-the-counter drugs, antihistamines, and sedatives (**pain killers**) can affect driving skills. Multiple medications can cause multiple problems.

**G
E T
YOUR
VISION
EXAMINED NOW**

Before You Go

- Exercise and stay active.
- Get regular medical and eye check-ups.
- Wear your glasses and keep them clean. Wear sunglasses or dark-tinted glasses during the day, **but never at night.**
- Keep the windshield clean, inside and out.
- Leave early to allow for extra time.
- Ask a friend or family member to ride along.

Is Anybody Home?

According to the FBI, burglaries are more common during the Summer months.

Always secure your home when away. An empty house is a tempting target for a burglar. Keep your house looking the same whether you are home or away.

20 Tips for When You're Away or On Vacation

1. Ask a neighbor to watch the house. Have them report any suspicious activity.
2. **Have good locks on all doors and windows, and USE THEM! Don't forget to close and lock garage doors and windows. Secure storage sheds, attic entrances, and gates.**
3. Leave a vacation address, telephone number, and itinerary with a neighbor in case of an emergency.
4. **Have someone you trust stay at your home while you are away, if possible.**
5. Ask a trusted friend or relative to care for pets in your home instead of boarding them.
6. Never leave house keys hidden outside.
7. **Arrange for a neighbor to pick up mail, newspapers, and packages if possible instead of stopping deliveries.**
8. Turn the bell or ringer on telephones down low. A ringing phone can give away your absence.
9. **Have phone calls forwarded. (Some burglars call ahead to see if someone is home.)**
10. Never announce absences on answering machine messages or on a note at the door.
11. **Arrange for someone to mow the lawn, rake leaves, shovel snow, and maintain the yard.**
12. Ask a neighbor to put your garbage can out on normal delivery days and put it back after pick up.
13. **Plug in timers to turn lights and a radio or television on. Play it loud enough to be heard outside.**
14. Install motion sensor lights near entrances instead of leaving lights on. Make sure they are high enough to not be disconnected or broken.
15. **Leave blinds, shades, and curtains in a normal position. Never close them unless that is what you do when you are home. Consider installing a device that will automatically open and shut draperies.**
16. Keep valuables such as electronics and artwork out of sight from windows.
17. **Ask a neighbor to occasionally park a car at your home as you normally would. Vehicles parked outside should be moved occasionally to appear that they are being used.**
18. Tell your local law enforcement your plans.
19. **Check your insurance policy to make sure you are covered if you will be away for more than 30 days.**
20. Set the alarm system.



Home Security



On a national average, each year about 1 out of every 12 homes will be targeted by a burglar. Luck has little to do with these odds – burglars look for homes that offer easy entrance and getaway.

You may not need physical strength, speed, or expensive security devices for protection, but you do need to be alert, cautious, and self-confident.

60% of residential burglaries take place during the daytime. Most take place in July and August.

Windows

- Pin locks are available for double-hung windows as well as sliding glass doors. They can be installed on the side sashes as well as the center sash to allow windows to be opened a few inches and still be secure.
- Special locks for basement type windows are available in hardware stores.
- If your windows or fire escapes are equipped with grates or bars, make sure they meet fire department regulations and are easy to remove.
- Keep curtains and blinds closed at night.

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Robberies account for 38% of violent crimes against senior adults.



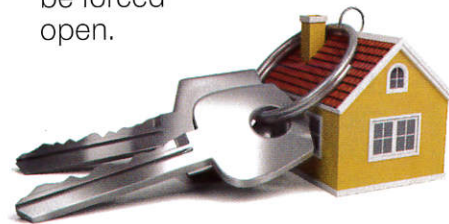
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Security Tips

- 1 **If you plan to be away, make it appear as if someone is home.** Have your house watched, pets cared for, mail or newspaper held or picked up, lawn mowed, lights, radio, or the TV on timers.
- 2 **Keep landscaping open and short enough to offer no hiding places.** Choose thorny plants and shrubs that will not get taller than the windows to keep out prowlers.
- 3 **Install outdoor lighting to shine on key areas.** Leave them on at night. Motion-activated lights are highly effective for large areas which you may not wish to keep constantly illuminated.
- 4 **Make sure that all entrances, parking areas, hallways, stairways, laundry rooms, and other common areas are well-lit.** Check for and replace dim or burned out bulbs.
- 5 **Do not leave notes about where you are and when you will return.**
- 6 **Have an up-to-date household inventory list** and make sure your valuables are engraved with identification.
- 7 **Check to make sure fire stairs have an emergency exit at ground level** and that they are not accessible from the outside.

Doors

- ✓ **Outside entry doors should be metal, metal-clad, or solid wood, not hollow core.** They should fit tightly in their frames.
- ✓ **Keep all doors locked** including those in the basement and garage.
- ✓ **Double cylinder deadbolts** (requiring a key for opening from the inside) **are most secure**, but can be dangerous in a fire emergency and are prohibited in some communities.
- ✓ **Never attach an ID tag to your keychain.**
- ✓ **If you lose your key or move, install new locks right away.**
- ✓ **Doors with glass windows less than 40" from the lock can easily be opened** by breaking the glass and reaching inside. Replace the glass so it is unbreakable, or replace the door.
- ✓ **Install a lens peephole or wide-angle viewer in all outside doors**, not just the front entry.
- ✓ **Never let anyone at the door know you are home alone.**
- ✓ **Ask for photo identification from service/delivery people.** If you aren't sure they are who they say or if you didn't arrange the visit, call the company to verify.
- ✓ **Use metal "charlie bars" for sliding glass doors**, plus pin locks that slide a steel peg through both the stationary and movable doors.
- ✓ **Chain locks are not security devices!** Do not depend on them. They can be forced open.



MOVE OVER!

ON ROADS WITH TWO OR MORE LANES OF TRAVEL IN THE SAME DIRECTION

- When approaching a stationary emergency vehicle with its emergency lights activated carefully move over into an open lane.
- If this is not possible due to traffic, weather, or road conditions, slow down and pass with caution, allowing the emergency vehicle as much space as possible.

ON ROADS WITH ONE LANE OF TRAVEL IN EACH DIRECTION

- When approaching a stationary emergency vehicle with its emergency lights activated carefully move over into an open adjacent lane.
- If this is not possible due to traffic, weather, or road conditions, slow down and pass with caution, allowing the emergency vehicle as much space as possible.

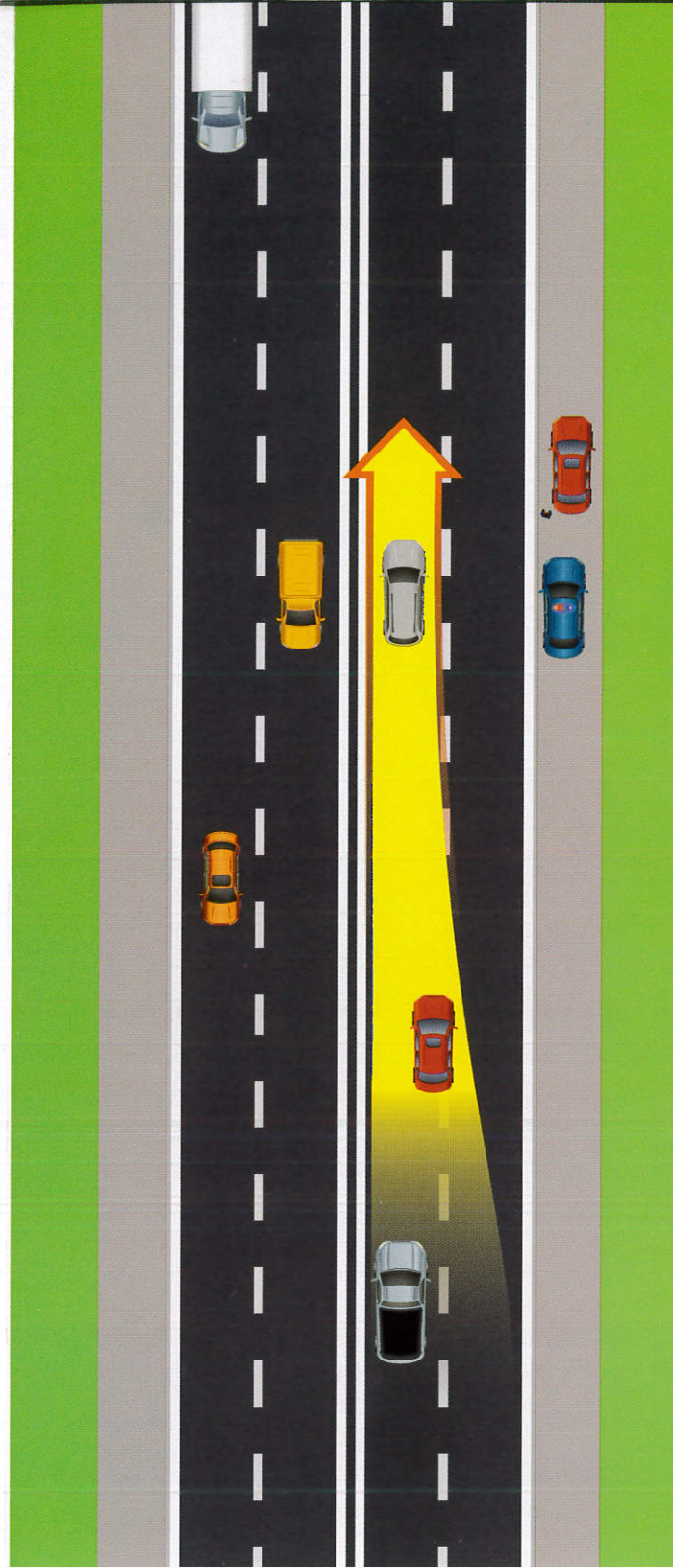
MICHIGAN'S EMERGENCY VEHICLE CAUTION LAW

Michigan's Emergency Vehicle Caution Law, more commonly known as the Move Over Law, requires motorists to move over for stationary emergency vehicles with their lights activated or slow down and pass with caution if it is not possible to safely change lanes.

The law applies to the following vehicles:

- Police
- Fire
- Rescue
- Ambulance
- Road Service

Road service vehicles include tow trucks and courtesy vehicles operated by the Michigan Department of Transportation.



FREQUENTLY ASKED QUESTIONS

Q.

If I am on a two-lane road and see a police car on the shoulder and a car is traveling in the opposite direction, what am I supposed to do?

A.

If it is not safe for you to move over into an adjacent lane, then you must slow down and pass with caution, giving the emergency vehicle as much room as possible.

Q.

Do I have to move over for a tow truck?

A.

Yes, road service vehicles, including tow trucks, are considered to be emergency vehicles under this law.

Q.

If I see an emergency vehicle on the side of the road and it doesn't have its emergency lights activated, do I have to move over?

A.

No, you do not have to move over if the emergency vehicle doesn't have its emergency lights activated. However, you should always pass with caution, giving the emergency vehicles as much space as possible.

Strangers have all kinds of ways to lure you into letting your guard down to **trust them!**

self protection

Unfortunately, you can never be too safe these days. Learn how to protect yourself . . . your body . . . your mind . . . and your identity.

Keep a level of suspense in a new relationship. Avoid offering too much information to a brand new "friend." Create new ways to protect yourself from anyone who may want to hurt you.

Know who you are and what you stand for. Wear it proudly.

- Look assertive and walk tall.
- Make eye contact.
- Avoid secluded areas where there is no help nearby if needed.
- Always keep your own personal safety in mind.
- **Trust your instincts.** If you feel unsafe with someone, end the meeting or date.
- Leave or call a trusted friend/relative to pick you up. Carry a cell phone on you at all times.

Never tell anyone on the phone, at the door, or on the Internet that you are home alone. Keep all windows and doors locked.

strangers

Not every stranger is dangerous. But a dangerous stranger may try to trick you into trusting him (or her) so they can harm you. A stranger is someone you do not know well, someone you may have never seen before, someone whose name you do not know, or someone your parents don't approve of.



Strangers have all kinds of ways to lure you into letting your guard down to trust them. Trust your instincts. If something seems weird or not right, leave immediately and tell someone who can help.

A stranger may ask you for directions, help finding a lost pet, help mailing a letter or carrying packages. They may also pretend to be hurt and need your assistance. A stranger may offer you a ride, gifts or money, a job, or offer to make you a star. He may ask you to play a game or become a friend on the Internet. Keep your guard up. Never give out personal information to someone you do not already know and trust.

If a stranger is following you, get away and get help immediately. If someone is constantly bothering you, tell your parent or another adult who can help. If you feel that you are in danger, contact your local law enforcement. Try to provide as much information and a description of the person or vehicle if possible.

Once You send or post anything over **ANY** electronic device it is **no longer private.**

Freedom & Safety



A driver's license to most people is a source of pride and independence. It allows them the freedom to have their own schedule.

Many older drivers don't realize that their driving skills are getting worse due to medical or biological conditions. Some are in denial about their abilities. These senior drivers are at a higher risk of receiving traffic tickets for failing to yield, turning improperly, or running stop signs and red lights.

Some states have laws that test older drivers' abilities at the time of license renewal, including on-the-road driving evaluation. Other states rely on physicians and relatives to report suspected driving problems.

In 2001,
3,164 senior
adults were
killed in motor-
vehicle crashes.

As of 2010, more than
31 million drivers
were over 65.

86% of traffic fatalities happen on side roads and byways. Only 14% happen on major highways.

Unsafe Drivers

All drivers, especially seniors, should evaluate their own driving to decide if they have the ability to drive safely, then adjust for any changes in memory, vision, hearing, balance, strength, flexibility, reflexes, and mental clarity.

Physical changes:

- Strokes
- Memory loss
- Hearing problems
- Anything that limits physical activity



Vision changes:

- Need more light
- Headlight glare/sunlight glare
- Slowed reaction time
- Reduced peripheral vision
- Inability to distinguish colors
- Dulled vision or difficulty focusing

Around 90% of the driving cues we rely on are visual. Vision declines progressively starting at age 50.

Slower reflexes due to muscles, nerves, and joints moving more slowly or stiffening due to arthritis or inactivity can create:

- inability to see clearly in mirrors, can't turn head.
- inability to get a good grip on the steering wheel.

Medications such as over-the-counter drugs, antihistamines, and sedatives (*pain killers*) can affect driving skills. Multiple medications can cause multiple problems.

Senior Driving Assessment Programs are becoming available in many areas. They cover changes in vision, reaction time, and hearing, offering techniques to compensate for those changes. Their goal is to help seniors maintain their independence. Many communities offer door-to-door services, public transportation, or other arrangements that can keep seniors mobile.

Drive Safely

Before You Go

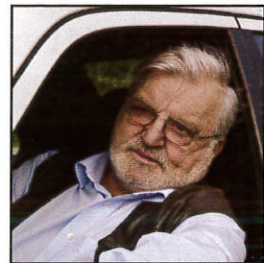
- Exercise and stay active.
- Get regular medical and eye check-ups.
- Wear your glasses & keep them clean. Wear sunglasses or dark-tinted glasses during the day, **but never at night.**
- Keep the windshield clean, inside and out.
- Leave early to allow for extra time.
- Ask a friend or family member to ride along.

On The Road – Plan Ahead

- Only drive in well-known areas. Avoid busy roads and rush-hour traffic. Take side roads instead of highways. Drive in daylight or on well-lit streets and avoid driving in bad weather (*fog, rain, snow, glare, smoke, etc.*)
- Focus on driving instead of other thoughts, scenery, or conversations.
- Keep extra space between your car and others.

Making The Right Decision

- Pedestrians ALWAYS have the right-of-way. Watch for them or other cars before changing lanes, backing up, or making a turn, especially in parking lots.
- Turn slowly. Activate your turn signal in advance. (*Turn it off after the turn.*) If left turns are difficult, try rerouting your drive to include several right turns instead.
- Use your mirrors when changing lanes. Check all blind spots. Use your turn signal.
- Begin braking as soon as you see the stop sign. Come to a complete stop. Do not pull out unless there are no cars coming and the car in front of you has gone.



Seat belts reduce the risk of fatal injury by 45%.

Start Out Safe

Keep your car in tune with your needs.



Wear your seat belt all of the time.

- Your car should have a simple dashboard with controls that are easy to read.
- Use a seat cushion to boost you higher for better visibility and seat belt comfort.
- Make sure windshield wipers are clean and in good condition. Use defrosters.
- Drive with low-beam headlights on at all times to make your car more visible. Keep them clean and have them re-aimed twice a year.
- Turn off the radio and keep heaters, fans, and air conditioning low to reduce distracting noise.
- Have larger mirrors installed or use large, glare-control, automatically dimming rearview mirrors. Electro-chromatic mirrors can reduce glare.
- Make sure your headrest is centered with the back of your head and not your neck.
- Tires should be properly inflated.

Adjust your mirrors BEFORE you drive to help stay safe.



Left side-view mirror: Lean your forehead against the driver's side window. Turn the mirror until you can barely see the side of your car.

Right side-view mirror: Sit with your head directly facing the rearview mirror. Turn the side mirror until you can barely see the side of your car.

Rearview mirror: Keeping your head in the position it is in when you drive, turn the mirror so that you see as much of the entire back windshield as possible.

Signs of a Problem

Look for a pattern of mistakes rather than one-time incidents.



Brake on yellow; stop on red.

- ✓ Refuses to listen to driving criticism and/or does not follow instructions well
- ✓ Doesn't obey traffic signs or signals, failure to yield the right-of-way or stop for pedestrians
- ✓ Stops using turn signals or mirrors
- ✓ Problems balancing hand and foot movements, slowed or jerky reactions
- ✓ Problems turning head, neck, and shoulders
- ✓ Quick and sudden stops, for no reason, backs over things, runs over curbs
- ✓ Problems noticing pedestrians, signs, or other vehicles (*"They came from nowhere."*)
- ✓ Pattern of fender benders, close calls, or tickets, rear-ending a vehicle
- ✓ Drives too slow or off the road, has difficulty keeping the car centered in a lane, crosses lane markings, runs lights or stop signs
- ✓ Crosses in front of oncoming traffic, has difficulty navigating turns, drives the wrong way on a one way street
- ✓ Gets lost or confused easily
- ✓ Hits the gas instead of the brake or both at the same time
- ✓ Increase in other cars honking, tailgating, or expressing "road rage"



There is no set age that makes a person an "older driver."

Senior Fraud



Telemarketers may work for days or weeks setting up a victim for phone fraud by pretending to be a "friend," even claiming they are in a similar situation. They may use several voices to make them sound more legitimate. They may use real company and charity names, but don't be fooled. They shouldn't be confused with reputable organizations.

Telemarketers called "list brokers" sell their lists to each other. These lists may include people who have innocently filled out a sweepstakes entry or contest form.

BEWARE: If it sounds too good to be true it probably is!



57% of victims are senior adults.



70% of seniors are targeted by telemarketers.

If you've already fallen for one scam, you may be on a list of "easy targets."

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Cons & Scams

- 1 Business Schemes:** Mail order "Work-at-Home" jobs usually cost more than you profit and are often from foreign countries.
- 2 Home Repairs:** "Free inspections or estimates" that have hidden costs on repairs that do not exist.
- 3 Utility Inspector:** False accusation of "breaking utility regulations" and offers to find a quick fix when there is really nothing wrong.
- 4 Insurance Fraud:** Policies offering "low rates with big benefits." If it seems too good to be true, it probably is.
- 5 Medical Fraud/Miracle Cures:** "Quick fixes" that may not be medically sound. Consult with a doctor.
- 6 Property Scams:** Fictitious "investment deals." Check out the property/owner before purchasing.
- 7 Phony Charities Scams:** Solicitations from groups pretending to be a charity, real or otherwise. Make your own contacts to donate.
- 8 Debt Consolidation Cons:** Services offering to consolidate bills with hidden high interest rates.
- 9 Bank Scams:** You're asked to withdraw money to help with an undercover investigation. The money becomes "evidence" that is not returned.
- 10 Investment Scams/Pyramid Schemes:** "Get Rich" offers that promise little or no risk. Have your attorney check out any investment.
- 11 Free Prize Offers:** "A prize" for your credit card number, after a purchase, or for attending a sales pitch, usually costs more than the prize.
- 12 Vacation Package Scams:** "Low-cost trips" that never take place or have hidden expenses.
- 13 Foreign/Domestic Lottery Schemes:** You're told that you've inherited or won a large sum of money. Consult with an attorney. Foreign lotteries are illegal in the U.S.

Avoid Scams

- 1. Do not talk to telemarketers.**
 - a. Use an answering machine. Telemarketers usually won't leave a message.
 - b. Get Caller I.D. Only answer calls from phone numbers that you recognize.
 - c. Hang up if there is a long hesitation before someone responds. Telemarketers make several calls at a time and talk to the first person who answers.
 - d. If you are not interested, hang up.
- 2. If you do talk to them, trust your instincts.**
 - a. Never give out personal information:
 - credit card numbers
 - bank ID numbers
 - driver's license number
 - Social Security number

(It's illegal for telemarketers to ask for this information to claim a prize or gift.)
 - b. Ask what state or federal agencies the company is registered with or regulated by.
 - c. Get it in writing. If the offer sounds "too good to be true," it probably is. Don't be pressured.
 - d. Ask to be put on Do-Not-Call lists.
 - e. Keep a call log. Write down dates and times you've received calls when you'd requested to not be called.

Con artists are skilled liars who want your money.



Phone Scams

One of the most popular "weapons of choice" today is the telephone because it provides telemarketers an easy entrance to the home and detection and prosecution are difficult.

Seniors are often targeted because they own more than half of all the financial funds in the U.S. and are naturally trusting, making it hard to say no to a telemarketer.

\$40 billion is made every year from telemarketing telephone scams.



If You Are A Victim

Report fraud to local law enforcement, the Better Business Bureau, or your local consumer protection office.

**National Consumers League
Fraud Information Center**
202-835-3323
www.fraud.org

Federal Consumer Information Center
www.publications.usa.gov

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"Tricks" Don't Fall For Them

- 1** "You must pay to win."
- 2** "You must decide NOW."
- 3** "We need your credit card number."
- 4** "You must pay now." (*Cashier's check, money order wired, or personally picked up*)
- 5** "Do not tell anyone, say you need the money for a family emergency." (*So others will not be alerted.*)
- 6** "The initial investment will be well worth the risk" or "You'll regret it later if you don't."
- 7** "We do not provide written information or references."
- 8** "You're stupid if you don't do this." (*Humiliation and putdowns used to change your mind.*)
- 9** "The promise or prize is in the mail." (*But is never delivered.*)

Males ages 21-34

**have the highest
number of
fatal drunk
driving crashes.**

alcohol

Beer, wine, liquor, and wine coolers are all forms of alcohol. Alcohol is a drug. It changes the way your body works.

Alcohol is a mind-altering drug that slows down your central nervous system. Drinking alcohol can lead to poor judgment, slowed reflexes, distorted vision, memory lapses, loss of coordination, and even blackouts. **Drinking large amounts can lead to coma or even death.** Alcohol can damage every organ in your body. You may think drinking alcohol is cool, but it may only take a few drinks before you pass out and risk the chance of getting extremely sick or dying.

It is illegal to buy or possess alcohol if you are under 21. One drink can make you fail a breath test. In some states, people under the age of 21 who are found to have ANY amount of alcohol in their systems can lose their driver's license, be subject to a heavy fine, or have their car permanently taken away.

drinking & driving

Driving Under the Influence or Driving While Intoxicated (alcohol, illicit drugs, and/or intoxicating medication) is against the law for ANYONE. People who drive when impaired put themselves and everyone they encounter at risk. Every 2 minutes a drunk driver injures one person. Every 30 minutes one person is killed by a drunk driver.

Alcohol continually affects your ability to operate a vehicle safely, depending on the amount consumed over a period of time. It takes only 20-30 minutes for a drink to take effect, but it takes the body one hour to burn off one ounce of alcohol. Once absorbed, nothing (coffee, cold showers, etc.) will reduce its effects. By consuming 1-2 drinks and then driving you are 7 times more likely to be killed in an accident; 3-4 drinks, 40 times more likely; 4-6 drinks, 90 times more likely.

Never let anyone drive drunk and never ride with someone who is intoxicated.

distracted driving

There are 3 main types of driving distractions: Visual (taking your eyes off the road); Manual (taking your hands off the wheel); and Cognitive (taking your mind off what you're doing). **Distracted driving is any non-driving activity a person does that may distract him or her from the primary task of driving and increases the risk of crashing.** Almost 6,000 people died and 500,000 were injured from driver distraction crashes. 2,500 of those were caused by cell phone use.

Some call **Driving While Texting** the new DUI. It slows down reaction time by 35% and impairs steering wheel control by 91%, making you 8-23 times more likely to be in an accident. Texters are unable to keep a safe distance from other cars and drift out of their lanes more often. Texting while driving is illegal in at least 25 states.

Use the car OR your cell phone. Put the cell phone in the glove compartment before even starting the car to avoid the temptation.

**Most alcohol
overdose victims
are
under 21.**

texting & driving

Some call Driving While Texting the new DUI. Reading or writing a text (or e-mail) while driving slows down reaction time by 35% and impairs steering wheel control by 91%, making you 8-23 times more likely to be in an accident.



Texters were not able to keep a safe distance from other cars and drifted out of their lane more often.

Five seconds to send a quick text is equal to the length of a football field when driving 55 mph. That's how long your eyes are off the road. And the average conversation lasts 3 minutes.

Texting while driving is illegal in at least 25 states. Penalties may include fines, points on your license, community service, and jail. In Utah, if you hurt or kill someone when texting while driving, it could cost you 15 years in jail and a \$10,000 fine.

don't risk it!

Using a cellphone while driving is dangerous to you, your passengers, other motorists, and pedestrians.

- Use the car OR your cellphone.
- Put your cellphone in the glove compartment before starting the car.
- If someone calls you, let them leave a message. Call them back when it is safe for you to pull over off the road.
- If you must make or answer a call, pull over to a safe area off of the road to do so.
- Have a passenger make or answer the call.
- Use a program or service that tells incoming callers that you are driving and to call back or leave a message.

Studies show that driving while talking on the phone is as bad as driving drunk.