

BE SMART. BE SAFE.

PROVIDED COURTESY OF GIRL SCOUT TROOP 7583

COMMUNITY WATCH

If you are reading this, you are probably interested in the safety of our neighborhood. Being informed and taking some basic safety precautions can help keep your home and family away from harm.

Thank you for choosing to read our newsletter in order to keep our community safe!!



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COMMUNITY WATCH GROUPS HELP PREVENT CRIME

WHAT IS A COMMUNITY WATCH GROUP?

- The eyes and ears of the neighborhood
- A group of people that care about safety
- Local citizens that prevent crime by banding together



PROTECTING YOUR HOME

Home security does not require a lot of time-money investment. All it needs is a watchful and alert approach and taking some simple yet effective steps to avoid burglaries and vandals.



Did you know that 62.4% of all residential burglaries took place during the day?



How to Protect Your Home

Homeowners can begin by looking at their home with the eyes of a burglar. In other words, consider the location of the home from various angles by asking yourself the following questions:

- Is the home isolated or surrounded by other homes?
- Does it provide secluded nooks and dark corners for a burglar to hide in or escape from?
- Is the house adequately lit or relatively dark?

Burglars will look at these things when identifying potential targets.

It is absolutely essential for owners to securely lock up all doors and windows when leaving the house. Since the house should always be well lit to create the impression of people within, one should leave a light on inside before leaving home.

Since holidays and vacations are boom time for burglars, it is important that homeowners should take these simple steps with a trusting friend or neighbor to secure the house while on leave:

- Request somebody to pick up your newspaper and mail everyday
- Ask someone to mow the lawn to avoid giving the impression of an empty house.
- If possible, activate a few automatic lights

Burglaries can result in loss of both valuables and peace of mind. Therefore, it is important to take the necessary steps to protect one's home and increase its security.





HONK! HONK! Protecting Your Car

- 1) Always keep anything expensive or valuable out of sight.
- 2) Put empty bags (laptop cases, CD cases, etc.) out of sight as well.
- 3) Always wear a seatbelt when driving.....anywhere!
- 4) Don't text or talk on the phone while driving.
- 5) Always lock your car...while driving and when it's parked—even at your own home!
- 6) Consider purchasing a steering wheel lock.
- 7) Never leave keys in the car when unattended.
- 8) Never drink and drive.
- 9) Keep a list of serial numbers for your commonly used equipment (phone, laptop, GPS)
- 10) Park in well lit areas close to the building. While parking in an isolated spot may reduce the risk of door dings, a criminal looks for cars parked out of the way in order to help ensure less attention is drawn to them.



According to the Whitpain Police Department, vehicle theft is the most commonly reported crime in our area. Between September 1, 2011 and February 6, 2012, there were 30 reports of theft of belongings left in vehicles.



STREET WISE

Have you ever wondered how to stay safe while walking through the city, parking lot, neighborhood or just from here to there?

Listed below are the top tips on how you can stay safe on the street:

- Be aware of your surroundings.
- Try to avoid listening to music or talking on your cell phone while walking. This distracts you and makes you more vulnerable.
- Avoid carrying valuables with you.
- Carry a personal alarm, mace or some type of defensive tool
- Keys can be used as weapons. Hold a key between two fingers with the metal facing out (upper left)
- Never walk alone, always have a companion



RING-A-LING

Post emergency phone numbers near each telephone:

- Police/Firefighters: 9-1-1
- Poison control: 1-800-222-1222
- Parents' work and cell phone number
 - Phone numbers for relatives and neighbors



Take the following steps to improve your telephone safety:

- Discuss with your family how and when you should answer the telephone.
- Never give out any information about your family over the phone.
- Never tell the caller you are home alone.
- If a caller asks for someone who is not there, say they cannot come to the telephone and ask for a name and telephone number.
- If you are recording a message on an answering machine, avoid using a message that conveys that "there is no one home right now".
 - Check a caller's identity before revealing your name.
- If you receive an obscene telephone call, remain calm. You can choose to hang up or blow a shrill whistle into the mouthpiece.
- If calls persist, call the police or your phone company.
 - Have emergency numbers stored into your cell.

- If you are moving to a new house, ensure you disconnect the phone or have your name taken off the bill. Otherwise, you will be liable for all charges even though you do not live there anymore.



Sales calls are not permitted after 8 pm



SAFE SURFING ON THE NET

Chat rooms:

Chat room users can easily remain anonymous; chat rooms often attract people who are interested in more than just chatting.

Keep Information PRIVATE

Any information such as:

- Full names
- Addresses
- Telephone numbers
- Credit card numbers
- Passwords
- Gender



Online Friendships:

Meeting virtual friends face to face can put you at risk especially because it is easy for people to pretend to be somebody they are not.

Cyber Bullying:

When threats are sent to you through any online chats they are not to be ignored. Tell a teacher/parent/or guardian about it ASAP.





FRAUD ALERT

The past few months there has been a dramatic increase in what has been referred to as the "**Emergency Scam**" or the "**Grandparent Scam.**"

Seniors citizens are contacted, usually late at night, by a scammer posing as a **panicked grandchild**. The caller simply states, "It's me, your favorite grandchild," the unsuspecting grandparent will guess the name of the grandchild it sounds the most like, and then continue to feed personal information to the scammer. The alleged grandchild typically explains that they were arrested, have an emergency, were involved in an auto accident or got into trouble while traveling.

At this point, the "grandchild" needs the grandparent to wire money immediately for bail or to pay for damages. In addition, the scammer will beg the senior citizen *not* to contact other relatives because he or she does not want to "get in trouble."

Law enforcement officials are not certain how perpetrators are obtaining the phone numbers for so many seniors or senior housing complexes across the U.S. It is believed that scammers are most likely calling random numbers until they reach a senior citizen and/or research senior housing units on the internet. While many seniors have reported the scam without falling prey to it, unfortunately, many others have been victimized.

The key to avoiding this scam is to:

- ◆ Remain calm despite the 'emergency' nature of the call. Resist the pressure to "act now."
- ◆ Make attempts to verify the identity of the caller i.e. ask questions about the name of their grade school, a pet, another relative or a childhood memory only a close relative would know.
- ◆ Contact the actual grandchild's home or cellphone, or other family members directly to verify the story before taking any further action.
- ◆ Understand that a request to wire money through Western Union or MoneyGram is a "red flag" and an immediate tip-off that the call may be part of a scam. Funds sent via wire transfer are hard to track once received by scammers and are usually not recoverable by law enforcement or banking officials.
- ◆ If you or someone you know was a victim of this or another scam, please contact the police.

Home Burglary—Just the Facts

By far, the most common threat to our home is burglary. **According to the FBI, a burglary occurs somewhere in the United States every 15.4 seconds.**

By definition, the crime of burglary is a **non-confrontational property crime that occurs when we are not at home.**

The majority of home and apartment burglaries occur during the daytime when most people are away at work or school. The summer months of July and August have the most burglaries with February having the fewest crimes.

Burglaries are committed most often by young males under 25 years of age looking for **items that are small, expensive, and can easily be converted to cash.** Favorite items are cash, jewelry, guns, watches, laptop computers, VCRs, video players, CDs and other small electronic devices are high on the list. Quick cash is needed for living expenses and drugs.

Statistics tell us that 70% of the burglars use some amount force to enter a dwelling, but **their preference is to gain easy access through an open door or window.** Ordinary household tools like screwdrivers, channel-lock pliers, small pry bars, and small hammers are most often used by burglars.

Although home burglaries may seem random in occurrence, they actually involve a selection process. **The burglar's selection process is simple. Choose an unoccupied home with the easiest access, the greatest amount of cover, and with the best escape routes.**

How you Can Be a Good Neighbor

- ◆ Get to know all your adjacent neighbors
- ◆ Invite them into your home and establish trust
- ◆ Agree to watch out for each other's home
- ◆ Do small tasks for each other to improve territoriality
- ◆ While on vacation - pick up newspapers, and flyers
- ◆ Offer to occasionally park your car in their driveway
- ◆ Return the favor and communicate often

“Insuring” Your Valuables

Every homeowner should have a homeowner’s insurance policy to protect their property and possessions. Most people may not realize that if their home is damaged during a burglary, the damage to the house will probably be covered. But, they are likely to first have to pay their deductible, and the amount of money having to be paid would probably be decided already by the company they choose. Usually, insurance would cover the loss of the items that you paid for as well as damage to the house that was made during the burglary. In some situations, burglars have vandalized and burglarized as well.

A standard homeowner’s insurance policy includes the following three essential types of coverage:

- Coverage for the structure of your home
- Coverage for your personal belongings
- Liability protection

Structure of your home

If your home is damaged, destroyed by fire or any other disasters listed in your policy, this part of your policy will pay to repair or rebuild your home. It is important to purchase enough coverage to rebuild your home. It will not cover flood, earthquake or wear and tear. You need to purchase a separate policy for flood or earthquake depending on the location of your home.

Most standard policies also cover other detached structures, such as garage or shed. However, they typically are covered for about 10% of the amount of insurance you have on the structure of your home.

Your Personal Belongings

Your personal items such as furniture, jewelry, and electronics are covered if they are stolen or destroyed by fire.

Most companies provide coverage for 50% to 70% of the amount of insurance you have on the structure of your home.

There are usually limits to how much a company will pay for stolen items. You should consider adding a

personal property rider to your policy to make sure you have full replacement value. Even though it will cost more, it is worth it because it will broaden the coverage, for example, your cell phone would be covered even if you lose it outside of your home.

You should document every item you want to be covered by going room to room. If possible, record serial numbers and detailed information of the item such as when, where, and for what price you bought the item. When making a claim, pictures and/or videos of the larger items and receipts are very useful. There are some items that are usually not covered, like documents and folders.

Liability protection

Liability coverage protects you from lawsuits for bodily injury or property damage that you and/or your family members cause to others.

It pays for the cost of defending you in court and court awards up to your coverage limit. You are covered not just in your home but anywhere else.

When buying your policy you need to consider the following:

- Choose a reputable company that will process your claims quickly and fairly.
- How much coverage you need to replace your property, personal items, and liability.
- How much deductible you can afford.

And, remember to make a list of all your valuable property then keep receipts because the record keeping will make it A LOT easier if you have to file a claim. Contact your insurance company or agent if you have any questions!

BE SMART. BE SAFE.

PROVIDED COURTESY OF GIRL SCOUT TROOP, 7583

Now that you have heard about the safety of your home, car, phone and many other areas in safety, we now must come to a close in hopes that you will use this information to help you lead a safe life.

Best Wishes,
Girl Scout Troop 7583



FOR MORE INFO/REPORTS VISIT:

www.whitpaintownship.net

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WITH SPECIAL THANKS TO...



The Whitpain Township and Sgt. Cathy Penecale who helped us to learn about smart safety!

Our troop leaders, Mrs. M and Mrs. G who helped lead us to success!

And –of course– all of you citizens of Blue Bell that care about our community!

Thanks! We couldn't have done it without you! Have fun and be SAFE!

THANK YOU !