SHOPPING ONLINE

A lot of being a savvy online consumer is common sense, but if you are new to online buying you may not know the tricks. Here are some things to look for before you enter your credit card number...

- Look for the secure transaction symbol on your screen before entering your credit card number. This will look like a padlock on the very bottom of your browser. Do not enter credit card information without seeing that symbol.
- Check for a money back guarantee from the seller and the product's warranty before buying.
- Use a credit card instead of a bank debit card. Credit card companies will usually help you if you are ripped off.
- When you make a purchase online, get some proof that you did. Right click on the page that shows what you ordered and your information and select print. Keep the print out and record the date and time on it. If you don't receive your ordered items, you will know when you purchased and the order number.
- Try to determine if the company is genuine before ordering. Does it have brick and mortar stores? Does it have a good reputation? If you have never heard of the company, it does not necessarily mean you shouldn't do business with them. But you should check them out a little further before buying.
- If you go to one of the popular auctions, check the feedback area about the seller. Auctions such as Ebay keep a log of customer complaints and comments on the seller.

Buying online is generally safe, cost efficient and easy to do, but just as in the real world, you need to protect yourself. When you buy from a roadside dealer, you are a little more careful about value and whether you can get your money back on an item. You need to exercise the same care on the Internet.

(from *familyinternet.about.com*)

CHARITY FRAUD

Consider the following precautions to ensure that your donation dollars benefit the people and organizations you want to help.

- Ask for written information about the charity, including name, address and telephone number. A legitimate charity or fund-raiser will give you information about the charity's mission, how your donation will be used and proof that your contribution is tax deductible.
- Call the charity. Find out if the organization is aware of the solicitation and has authorized the use of its name. If not, you may be dealing with a scam artist.
- If giving to local organizations is important to you, make sure they will benefit from your generosity. If a charity tells you that your dollars will support a local organization, such as a fire department, police department or hospital, call the organization to verify the claim.
- Watch out for similar sounding names. Some phony charities use names that closely resemble those of respected, legitimate organizations. If you notice a small difference from the name of the charity you intend to deal with, call the organization you know to check it out.
- Be skeptical if someone thanks you for a pledge you don't remember making. If you have any doubts about whether you've made a pledge or previously contributed, check your records. Be on the alert for invoices claiming you've made a pledge. Some unscrupulous solicitors use this approach to get your money.
- Refuse high pressure appeals. Legitimate fund-raisers won't push you to give on the spot.
- Avoid cash gifts. Cash can be lost or stolen. For security and tax record purposes, it's best to pay by check.

(from Federal Trade Commission)
(*www.ftc.gov/charity fraud*)

SHOPPING SAFETY

Bloomington Police Department
305 S. East Street
Bloomington, Illinois 61701

Public Affairs Unit
(309) 434-2355
(309) 434-2534
police@cityblm.org

SHOPPING SAFETY

- Stay alert and be aware of what is going on around you.
- Deter pickpockets and purse-snatchers. Be extra careful with purses and wallets. Carry a purse close to your body, not dangling by the straps. Do not wrap long purse straps around your neck. Avoid purses that tend to gape open, exposing contents to anyone who might want to help themselves to what's inside. Put wallets in an inside coat or front pants pocket.
- Never leave your purse in a shopping cart or on a counter while you pay for your purchases. When using public restrooms, don't hang your purse on hooks or door handles.
- Don't carry or display large amounts of money. Whenever possible, use credit cards or checks instead of cash. Guard your credit cards so that people standing around you cannot see your card numbers. Don't place cards on the counter...hand them to the clerk.
- Don't overburden yourself with packages, making it difficult to keep track of your purse or wallet...or difficult to respond to a personal threat. If necessary, make a few trips to your car to leave purchases there.
- Park in a well-lighted area. Be sure to lock the car. Don't leave shopping bags and purchases in plain sight in the car. Secure them out-of-sight in the trunk.
- When returning to your auto or home, have your keys in your hand and be ready to open the door.
- Before entering your vehicle, check to make sure no one is hiding inside the vehicle and that there are no suspicious people loitering nearby.
- Shop with friends or relatives. There is safety in numbers.

SHOPPING WITH CHILDREN

- When in public places, always supervise your children, and always accompany young children to the restroom. Make certain your children know to stay with you at all times while shopping. If older children wish to go elsewhere, make sure they ask you first and that you know where they're going.
- If children become separated from you while shopping, have them meet you in a pre-designated spot, such as the mall's information booth. Teach younger children to look for people who can be sources of help, such as a uniformed security officer, a salesperson with a nametag, the person in the information booth, or a uniformed police officer. Children should NEVER leave the store/mall or go to the parking lot to look for you or your car.
- Don't dress young children in clothing that contains their name. It can bring unwelcome attention from inappropriate people who may be looking for an opportunity to start a conversation with your children.
- Parents should not use video arcades or toy stores as convenient "babysitters", expecting store personnel to supervise and care for the children while the parents shop. Most are not trained in that role and it is not a function of their employment.
- If you allow older children to go to the mall or other activities without you, they should not go alone. Again, there is safety in numbers. Older children should check in with parents on a regular basis while they are out. Have a clear understanding of when and where they are to be picked up… and what to do in case of a change in plans.

SAFETY AT HOME

- Leave some indoor lights on, so you don't return to a dark home. Doing so will also give the impression to potential burglars that people are home.
- Use porch or yard lights to illuminate your property at night and overnight.
- Always lock the doors, even if you plan to be gone for just a few minutes.
- Do not display gifts where they can be seen from the outside. People who appear to the neighbors to be paying you a visit might instead be scoping out your living room's contents through the front door or windows.

WHILE TRAVELING

- Put automatic timers on some of your indoor lights. Set timers in different rooms to turn on and off at various times.
- Ask a neighbor to watch your home and park in your driveway from time to time.
- Don't forget to have mail and newspaper delivery stopped. Piles of mail and newspapers can be a sign to potential burglars that your home is empty.
- Set your answering machine to begin taking messages after one ring. Turn down the volume.

A HOLIDAY INVENTORY

- The holidays are a good time to update or create a home inventory. Take photos or make videos of valuable items and list descriptions. Include serial or model numbers. If your home is burglarized, having a detailed inventory can help identify stolen items and make insurance claims easier to file.