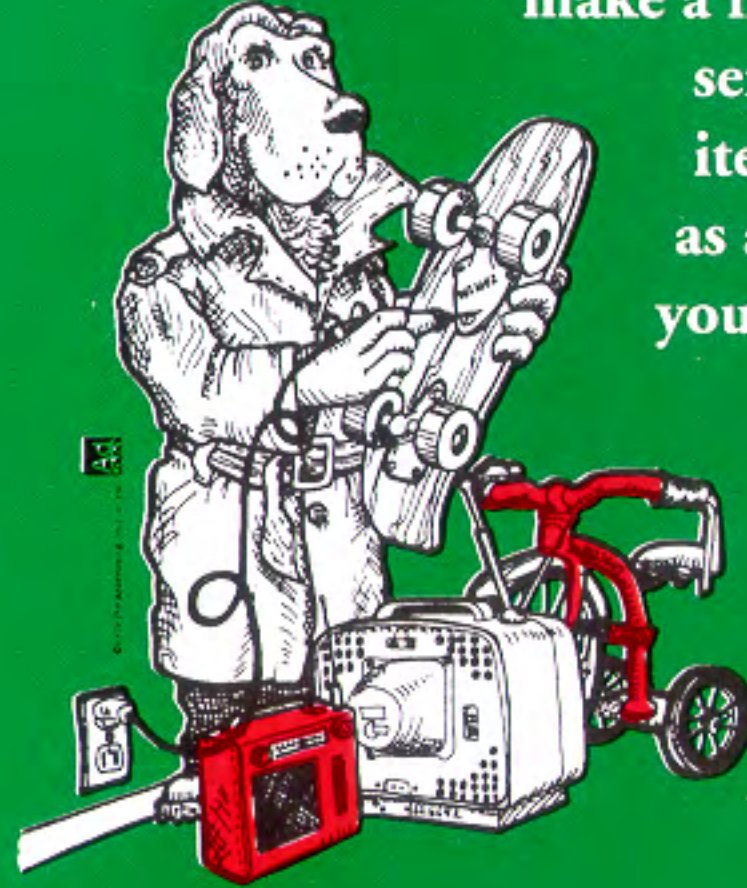


Protect your home

- Never display gifts where they can be seen from a window or doorway.
- Always lock doors and windows when you leave the house, even if you will only be away for a few minutes.
- If someone comes to your home asking for a donation or claiming to be delivering a package, always ask for official identification. Never let anyone in the house who cannot provide this information.
- If you go on vacation, get an automatic timer for your lights and radio. Turn down the bell on your phone. Ask a neighbor you trust to watch over the house, shovel snow, pick up the mail, and park in the driveway from time to time.

Take a holiday inventory

The holidays are a good time to update — or create — an inventory of your valuable possessions. Take photos or make videos of items, and make a list of descriptions and serial numbers. Keep these items in a safe place, such as a safe deposit box. If your home is burglarized, having a detailed inventory can help identify stolen items and make insurance claims easier to file. Make sure things like televisions, VCRs, stereo equipment, cameras, sports equipment, jewelry, computers, home office equipment and power tools are on the list. Remember to check it twice!



For more information, contact:

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TAKE A BITE OUT OF
CRIME

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Don't let a crook ruin your holidays!

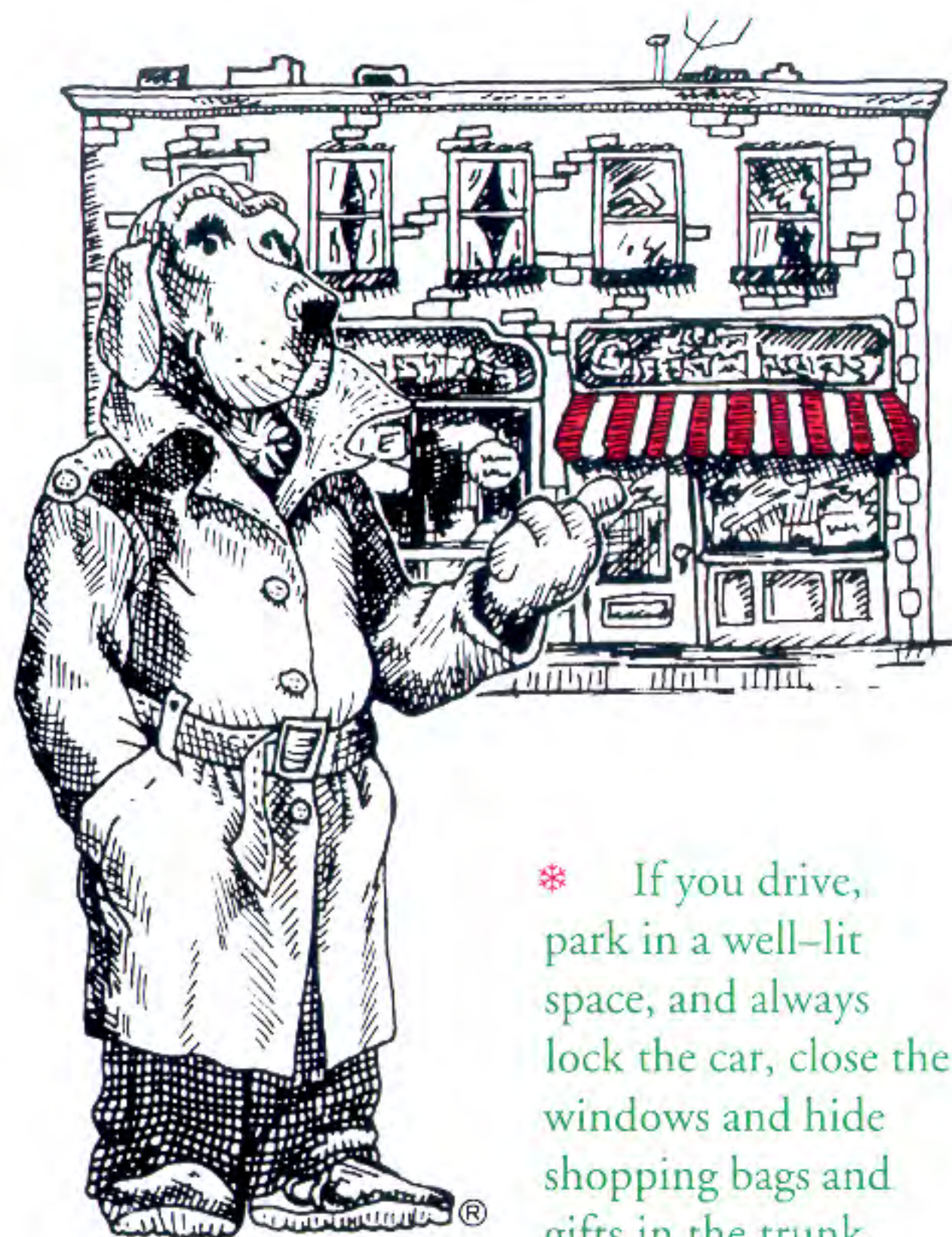


The holidays are a special time of year. But they're also a time when busy people forget to be careful about their property and personal safety. As a result, people are especially vulnerable to theft and other crimes. Take some tips from me, McGruff the Crime Dog, to help keep your holidays safe.

Everyone could use extra money around the holidays. If you were a crook who wanted some quick cash, what would you do? Steal purses and wallets of holiday shoppers? Burglarize homes of families on vacation? Solicit donations for a fake charity? Use other people's credit card numbers or charge accounts? All of these are good holiday fundraisers for crooks. But you can protect yourself. *Don't make it easy for thieves!*

Shop safely

- * Avoid carrying large amounts of cash; pay with a check or credit card whenever possible.
- * If you carry a wallet, keep it in a front pants pocket or coat breast pocket.
- * If you carry a purse, keep it close to your body, in front of you where you can see it, and cover the clasp or flap with your hand or forearm. Never carry open-weave bags or purses without flaps or zippers — those are easy marks for pickpockets.
- * Never flaunt your money or expensive jewelry or clothing.
- * Walk confidently, and be alert. Notice who passes you and who is behind you. Be especially mindful of pickpockets on crowded busses and trains and among crowds of holiday shoppers.
- * Never overburden yourself with packages — being loaded down may make it difficult for you to keep track of your purse or wallet or to respond to a personal threat.



- * If you drive, park in a well-lit space, and always lock the car, close the windows and hide shopping bags and gifts in the trunk.
- * Watch your credit card during transactions to make sure it's used to print only one slip.
- * Always tear up the carbons after signing a credit card slip. A crook can take a carbon from the trash, copy the number and use it for mail order or telephone purchases.
- * Shopping with children? Teach them that if they get separated from you in a shopping mall, they should go to a security guard or store clerk and say they are lost. Tell them NEVER to go to the parking lot to look for you or the car.

Watch out for con games and frauds

Nobody would fall for a fraud if it looked like a fraud, right? So most of the time it looks like something else. Around the holidays, watch out for charity frauds:

- * When someone asks you for a donation on the street or at your home, ask to see official identification for the organization or the solicitor. Find out what the purpose of the charity is and how your donation would be used. Ask if contributions are tax deductible. If you're not satisfied with the answers, don't give!
- * Give only to charities that you know. Check out the ones you've never heard of before, or those whose names are similar to well-known charities. Ask for a brochure or other written documentation describing the charity and how its funds are used.
- * Be suspicious of charities that only accept cash. If you send a check, make it out to the organization, not to an individual.
- * If a solicitor reaches you by phone, offer to mail your donation. Never give information about your credit card or the number over the telephone.

