

SENIOR CITIZENS ASSISTANCE PROGRAM



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SENIOR CITIZENS ASSISTANCE PROGRAM

PROGRAM OVERVIEW

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ACQUISITIONS

CITY OF SANTA ANA POLICE DEPARTMENT
24 Civic Center Plaza
Santa Ana, California 92702

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Senior Citizens Assistance Officer

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I. HISTORY OF THE PROGRAM

In December of 1975, the Santa Ana Police Department officially began the Community Oriented Policing Program, better known as COP. The purpose of the program is to obtain citizen involvement in the crime prevention efforts of the department.

Out of COP, many specialized police projects have been created to better serve the citizens of Santa Ana. One of these is the Senior Citizens Assistance Program.

In the past, the crime prevention efforts of the department were geared toward the general population of the city. Special educational programs were designed with seniors in mind; however, the service ended there. Many changes within the city itself began bringing the special needs of senior citizens to our attention. These included the building of large senior citizen housing complexes, which caused the concentration of seniors to become more condensed. With this high concentration, their special needs became more visible. Also prompting the concern for seniors was the national interest being generated over the plight of senior citizens in our country.

The Santa Ana Police Department began a study into the special needs of senior citizens in March of 1978 with the creation of the Senior Citizens Assistance Officer's position. It was the responsibility of the Senior Citizens Assistance Officer to learn the causes and effects crime has against the elderly and to propose special police programs to provide assistance in these areas.

The officer conducted his research utilizing the resources of various agencies throughout the country, collecting data information on the causes of criminal victimization of the elderly and the effects of that victimization. Special senior citizens programs were studied as to their effectiveness in providing services to the seniors. Basically, his research revealed that worries about finances, taking special care of their health, problems involved in keeping up their homes and limited access to transportation were common concerns that make the senior citizen particularly vulnerable to crime and the criminal. It was also learned that the impact crime has against the senior citizen is of a much higher degree than that felt by the younger population. Four major types of impact that are of the greatest concern are:

FINANCIAL:

Most senior citizens are on low or fixed incomes. A loss of any portion of this income can create a major hardship on the senior. Whereas the younger person has an opportunity to replace all or a portion of the loss, the senior citizen will more than likely not have this opportunity.

PSYCHOLOGICAL:

The fear of crime can be as damaging as the crime itself. Many seniors are afraid to venture from their homes due to this fear. The self-imposition of "house" arrest is not an uncommon problem with senior citizens.

SOCIAL:

With the loss of funds or the fear of crime, many seniors end all social contact. They cannot or will not visit friends, go shopping or attend church. With the end of socialization, the quality of one's life is greatly affected.

PHYSICAL:

Due to the physical condition of many seniors, the criminal element often feels they are easy prey. Many seniors are easy to injure during physical contact and are slow to recover.

It is obvious that the four types of impact listed above are intertwined. With the loss of one, the others follow. For example, with the loss of finances, the fear of crime becomes more real, and this fear acts as a deterrent to socializing. As a result of the research conducted by the Senior Citizens Assistance Officer, the creation of the Senior Citizens Assistance Program was proposed. The purpose of the program is to attack the impacts of crime against senior citizens through specialized police service and comprehensive crime prevention efforts.

This report will deal with the preparation prior to implementation of the Senior Citizens Assistance Program, and a description of the services it provides.

II. PREPARATION FOR THE PROGRAM'S IMPLEMENTATION

After the conclusion of the initial research and planning stages, the Senior Citizens Assistance Officer had a basic idea of which direction the program would take to provide specialized police services to seniors. The next step in the preparation stage was the creation of an advisory board. Professionals in the field of senior citizens services were recruited as members of the board, as were professionals in the field of business and law. Prior to the board meeting as a group, the officer made contact with them on an individual basis and discussed with them what they felt were the most important needs of the senior citizens in our city in relation to crime and its effects. After compiling this information, an advisory board meeting was held, with the desired result being that of programs being designed to combat the four categories of criminal impact. The advice and direction provided to the officer by the advisory board was found to be invaluable and aided greatly in the creation of the program. The greatest benefit was the elimination of ideas the officer had for programs that would have been repetitious, as those programs were readily available by other agencies either in the city or the county. Out of the meeting came a more stream-lined program that was geared strictly toward police efforts.

At the conclusion of this meeting, the following projects were proposed to be implemented as a part of the Senior Citizens Assistance Program:

- A. Prevention Program
- B. Senior Citizens Victim Assistance Program

It was also felt by the advisory board that the program had the potential of continuous growth, in that by its just being in existence further needs of the senior citizens could be identified and special projects created to meet those needs.

It was the opinion of the advisory board that the program could best be operated, due to the limited funds, by an all-volunteer staff. They also felt that the volunteers should consist mainly of senior citizens themselves, as they would most be in-tune with the needs of their fellow seniors and would have a genuine concern in providing the services proposed.

At the conclusion of the advisory board meeting, the Senior Citizens Assistance Officer had a set plan of direction for the Senior Citizens Assistance Program. This included types of services to provide, goals to be obtained, and areas of concern. It also included staffing.

The next concern was an office location. The program could very easily be operated out of the police department itself; however, if done so the actual contact with senior citizens would be on a very limited basis. We would not be easily accessible to them. The

City's Community Relations Department was approached with the idea of establishing the Program's office in the Senior Citizens Service Center in the central area of the city. The proposal was greeted with enthusiasm and an office location was established.

The Senior Citizens Assistance Program was now established on paper and the next step towards its actual creation was the recruitment of volunteers.

III. RECRUITMENT AND TRAINING OF VOLUNTEERS

At the suggestion of the Advisory Board it was decided to utilize volunteers in the various projects of the Senior Citizens Assistance Program.

The Senior Citizens Assistance Officer first compiled a list of desired qualifications that the volunteers should possess. This included a desire to work with senior citizens, their ability to make a commitment to the program, their accessibility to transportation and emphasis was placed on their being senior citizens themselves.

The recruitment of volunteers required the use of various forms of media. Advertisements in newspapers, public service announcements on radio stations, and flyers placed in gathering locations of senior citizens were all utilized.

When response to the advertisements began coming in, interviews were scheduled for the prospective volunteers. The interviews were conducted by the Senior Citizens Assistance Officer, and from these interviews ten (10) potential volunteers were selected.

After the selection of the potential volunteers, a training program was established through the cooperation of the Department of Mental Health Training Division and their Gerontologist. The training was conducted over a four-day, six-hour period. The volunteers received professional instruction in working with the aging, role of the volunteer, crime prevention, handling hostile clients, crisis intervention, helping skills, resources and referrals, report writing skills, assertion training and the operations of the Santa Ana Police Department.

At the conclusion of this training, which all ten of the volunteers successfully completed, the volunteers became active members of the Senior Citizens Assistance Program and representatives of the Santa Ana Police Department.

It was the desire of the Senior Citizens Assistance Officer that the volunteers were not just used in the performance of the projects, but became very active in the coordinating and general operation of all phases of the program. It was also a desire that the program would not become a hardship on the volunteers and take too much of their time, so that they had no opportunity to pursue their own interests. Therefore, time spent with the program was designed to be flexible.

To assist in the day-to-day operation of the program, grants were obtained from C.E.T.A. (Comprehensive Educational Training Act) Project for one clerical position and one Assistant Coordinator's position.

With the completion of recruitment of volunteers and the hiring of full-time staff through grants, the Senior Citizens Assistance Program went into official operation on August 1, 1978, utilizing office space in the Senior Citizens Service Center.

In the beginning, the program offered two services to the seniors. One was a Prevention Program, and the second was a Victim's Assistance Program. However, as predicted by the Advisory Board, the need for other special projects were quickly ascertained and projects were designed to meet those needs. These included the Senior Citizens Service Team and the Investigation Section. All four of the projects will be described at length in this report.

IV. PREVENTION PROGRAM

During the research and development of the overall program, the Senior Citizens Assistance Officer began collecting information on crime prevention procedures geared directly towards senior citizens.

The Prevention Program utilizes seminar-type instruction to educate the senior citizens on various topics of interest to them. Instruction includes such topics as Crime Prevention, Fire Prevention and Community/Police Relations. Seminars are also given on other subjects of interest as requested by the senior citizens themselves.

Seminars utilize guest speakers who have expertise on the topic under discussion. The senior citizens volunteers involved in this program locate interested senior citizens groups who wish to host a seminar, and then they coordinate preparation of the seminar with all parties involved.

Currently, the Prevention Program provides seminar-type instruction in the following topics:

- a) Senior Citizens Crime Prevention Seminar
This course deals with the following crime problems: Purse snatch, robbery, burglary, confidence games, medical quackery and consumer fraud (a film, "Senior Power", is also shown during this seminar and then questions are asked and answered).
- b) Police Community Relations
This course deals with the police role in the community, how the community views the police and how the police view the community it works for. (The film, "No Cop Is A Hero Until You Need One", is presented and questions are asked and answered.)
- c) Fire Prevention
This course is presented by the Santa Ana Fire Department through the Senior Citizens Assistance Program, and it deals with Fire Prevention and questions are asked and answered.
- d) Rape Prevention
This course deals on how women can best protect themselves in a rape situation. This seminar is based on the prevention theories of Frederick Storaska, author of the book, "How To Say No To A Rapist And Survive". It utilizes Storaska's film, which is entitled the same as his book.

It has been found that the most popular of the seminar series is that of the Senior Citizens Crime Prevention Seminar. The second most popular was that of Police Community Relations.

There has been much feedback from senior citizens groups that have attended the Prevention Program Seminars, and all have been positive in nature.

V. SENIOR CITIZENS VICTIMS ASSISTANCE TEAM

This program provides services to the senior citizens who find themselves victims of crimes or who need immediate service that is beyond that normally offered.

On a day-to-day basis, the clerical aide of the program collects those crime reports that show senior citizen victims. She then reviews the report and, for reasons of confidentiality, obtains the needed information and lists it down on a specially devised Case Information Form. This form provides the volunteer that will be assigned the case with information on the victim which includes name, address and phone number, general information about the crime itself, the nature of the loss, injuries if any, and the possible impacts the crime might have against the senior.

When the volunteer is assigned the case, this case belongs to him/her to its eventual conclusion which will be determined by the volunteers themselves. During their first initial contact with the victim, the volunteer will explain the purpose of the program to them and then will attempt to ascertain what type of impact the crime has had against them, with special attention directed towards the four target impact areas. The volunteer could be required to perform a number of functions on behalf of the victim. These could include attempting to replace some of the loss resulting from the crime, coordinating and obtaining the assistance of other agencies to provide service to the victim, helping the victim through the criminal justice system, or just being with the victim as a companion and providing the needed moral support. The volunteers also provide information on the other services available to the victim by the Santa Ana Police Department - to include home security inspections, vacation home checks, etc. It has been found that the great majority of the cases handled by the volunteers are done so over the telephone with the victim not requiring personal contact with the volunteer. However, if it is determined by the volunteer that the victim does require special attention, the resources of the Senior Citizens Assistance Program and that of the Santa Ana Police Department are all available to them.

At the conclusion of the case, the volunteer is required to complete a brief report on what had occurred during their contact with the victim, what services they provided, and the follow-up that was conducted to insure that the services were, in fact, provided. This report is then placed in a filing system for future reference if needed.

In addition to the reported crime victims, the volunteers in the Senior Citizens Victim Assistance Team also handle walk-in traffic at the Program's office. If a senior is having a civil-type dispute with his landlord, having difficulty in making ends meet during a particular month, or any other type of problem that they might have, a volunteer is available to assist them. The volunteer has at their disposal a directory of senior services that are available in the

Orange County area. This manual lists every known agency that provides any type of service to senior citizens and has been found to be an invaluable tool in our dealings with seniors in need. When the volunteer does provide a service to a senior on a walk-in basis, they are also required to fill out a report which we classify as an Incident Report. The program maintains a report-numbering system for this type of report for easy referral. In a one-month period, the Victim Assistance Team was assigned over 100 cases of just reported victims alone. The efforts of this Team have been met with favorable response from the citizens that they serve.

VI. SENIOR CITIZENS SERVICE TEAM

After the Senior Citizens Assistance Program had been in operation for a time, it quickly became evident that to reach the majority of the population of seniors in Santa Ana an effort was going to have to be made to go to them.

The main goal of the Senior Citizens Service Team is to bring the services of the Senior Citizens Assistance Program and that of the Santa Ana Police Department to the seniors' attention.

The Service Team volunteers set up display tables at senior citizen housing and gathering locations. They discuss the program with interested seniors and provide information and referral services to those who need it. The Service Team also sets up Prevention Program meetings with interested groups, and if the Team members provide any referrals, they are required to follow up to insure the seniors have received the aid that they needed.

The Service Team is supervised by the full-time assistant coordinator. It is her responsibility to establish display locations and coordinate the activities of the Team.

VII. INVESTIGATIVE RESPONSIBILITIES

In addition to the responsibilities of the Senior Citizens Assistance Officer as that of coordinator of the program, he actively investigates complaints made by senior citizens against groups or individuals that they feel are taking advantage of the senior citizen population of the city. To date, investigations have been conducted into insurance companies dealing in Medi-Care supplemental insurance, landlord/tenant disputes, consumer complaints, etc. The officer is also responsible for maintaining crime trends in the area of senior citizen housing and large populations to insure that if a "crime wave" is being experienced in the area, the information is passed on to the senior citizen residents for their added protection.

The crime reports collected on a daily basis are reviewed not only for distribution to the volunteers, but also for crime trends and for updating information in the Prevention Programs.

It has been discovered by the Santa Ana Police Department that by maintaining a sworn police officer in the position of Program Coordinator the credibility of the program and its effects are greatly increased. Even though the volunteers are authorized representatives of the Police Department and have identification cards to show this, the seniors are sometimes fearful that their being approached by the volunteer is just another fraud attempt. With their being able to call a sworn police officer and verify that the volunteer is an authorized representative of the department, their fears are eliminated and the volunteers can provide the needed assistance. It has also been found that by maintaining a police officer in the position of coordinator the other officers of the department feel easier in bring to his attention special problems with seniors that they encounter in the field - problems that quite likely would not have been brought to the attention of a non-police officer.

The Senior Citizens Assistance Officer has found that while conducting an investigation into complaints made by seniors, information is readily available to him from various agencies and individuals, mainly due to the fact that he is a sworn police officer. Information that he is able to obtain in a matter of minutes might quite possibly have been delayed indefinitely to anyone of lesser authority. This aids in the quick conclusion of a case and a greater service to the senior.

VIII. CONCLUSION

The Santa Ana Police Department's Senior Citizens Assistance Program is still in its infancy. It is felt, however, that much has been accomplished in a short time. The program has the potential for greater expansion if found necessary. Providing special police service to the senior citizens in any community is a needed and worthwhile venture, one that has been received very well by the citizenry of our city.

For further information on the program, write:

Senior Citizens Assistance Officer
Santa Ana Police Department
24 Civic Center Plaza
Santa Ana, CA 92701

Or call:

(714) 834-4282

A T T A C H M E N T S

SENIOR CITIZENS VICTIM ASSISTANCE PROGRAM
CASE INFORMATION FORM

CASE NUMBER _____

VICTIM INFORMATION: NAME _____

ADDRESS _____

PHONE NUMBER _____

TYPE OF CRIME _____

DATE OF CRIME _____

PHYSICAL INJURY _____

NATURE OF LOSS _____

VOLUNTEER ASSIGNED _____ DATE ASSIGNED _____

MISCELLANEOUS INFORMATION _____

CRIME PREVENTION FOR SENIOR CITIZENS

PREPARED BY

OFFICER GARY R. ADAMS

SANTA ANA POLICE DEPARTMENT

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INTRODUCTION

The Santa Ana Police Department, recognizing the special needs of the Senior Citizens in our community, created the Senior Citizens Assistance Program to meet these needs.

The most important aspect of the program is education in crime prevention. In putting together this seminar, a number of agencies were contacted. Both private and public. The information they supplied on crime prevention has been compiled into this seminar.

It is important for you to know that a number of individuals in the criminal element consider you, the Senior Citizen, a prime target for their criminal acts. This certain element of our society ranges from the youth on the street corner who impulsively decides to snatch a purse; to the highly sophisticated Con Artist.

The purpose of this seminar is to educate you on how to protect yourself from this element. The main objective is for you to learn how not to get yourself into a criminal situation in the first place. Second, what to do if you do become involved.

The subjects that will be covered are:

CRIMES OF FORCE: Purse Snatch
Robbery
Burglary

FRAUD: Confidence Games
Medical Quackery
Consumer Frauds

CRIMES OF FORCEPURSE SNATCH:

A: The best defense against purse snatchers is not to carry a purse in the first place. The first thing the ladies should ask themselves before going out is- DO I REALLY NEED A PURSE.

1. Money and other valuables can be kept in a pocket.
2. Even if you carry a purse, keep the valuables in a pocket.
3. Some purses are better than others.

B: When your out in public always be consciuos of your purse.

1. Never leave it unattended.
2. Never leave it.open.
3. Carry it close to your body. Don't let it dangle.
4. Never attach the purse to your body.
 - a. shoulder strap around neck.
 - b. strap wrapped around arm.

C: When your at the store.

1. Keep your purse with you at all times.
2. If you must leave it, wrap the strap around the shopping cart handle.
3. When returning from the store, keep the purse on the inside against your body. Have your packages on the outside.

D: What to do if someone tries to steal your purse.

1. Keep purse upside down with your hands on the clasp. If someone tries to take open the purse. The contents will fall out.

2. The very next thing you do is sit down. This will prevent you from being knocked down and possible injured.
3. Last, attract attention to yourself and the theif.
 - a. blow a whistle.
 - b. Yell for all your worth.

E: Where are purse snatches going to be committed and by whom.

1. Anywhere
2. Anytime
3. By anyone

F: The purseless pocket handout.

Purse Snatch Summary:

The main thing to learn is that you must always be conscious of your purse. Be aware of where you are. Dont be afraid to trust your instincts. If you don't fell right about something call for assistance.

ROBBERY:

A: Handling your money.

1. Stash it don't flash it.
 - a. Anytime that you receive any amount of cash put it away immediately.
 - b. Don't walk thru a bank or store counting your cash. Stay at the tellers window or cash register to count it.
 - c. Do not let other people see the contents of your wallet or purse.
 - d. Carry only small amounts of cash.

B: Be aware.

1. Know what route your going to take while on the streets.
 - a. Avoid alleys, dark places, and stay on busy well lighted streets.
 - b. Trust your instincts. If you don't feel right about something, get off the street and call for assistance.
 - c. There are safety in numbers. Try to go out on your errands with a freind.

C: If you are robbed.

1. Stay calm and confident.
2. Listen to what the robber says and do what he wants.
3. Do not resist, especially if he is armed.
4. Do not let the robber take you to a secluded area if you can prevent it. Tell him " I'll give you what you want right here".
5. Remember enough about the robber to give the police a description.
6. Always call the police to report the crime.

D: Hint for the men.

1. carry two wallets.
 - a. one for real I.D. and cash.
 - b. one with play money and old papers.

2. When held up give the phony wallet to the robber.

Robbery Summary:

The main lesson is to not place yourself into a position where the possibility of robbery exists. Be careful with your money. Know where your walking and stay in safe areas.

If you are a victim of a robbery, stay calm. Dont resist or make an attempt to fight. Do what is asked within reason.

Remember a description of the suspect for the police.

BURGLARY:

Narrative-

One of the fastest growing crime problems locally, as well as on the national level, is burglary.

Nearly all of those who become victims of burglary are away from their homes. Entry into the residents is generally by wrenching the door knob, prying the sliding glass door or simply climbing through an open window carelessly left that way by the homeowner.

Burglary prevention can be easy and inexpensive. Most of the recommendations are simple to accomplish and are worth the investment of your time.

The American Association of Retired Persons and National Retired Teachers Association has a system of burglary prevention that is most effective. They utilize four basic anti-burglary principles-- DENY, DETER, DELAY and DETECT.

DENY:

A. Deny the burglar everything you can.

1. Keep your valuables in a safe deposit box or storage firm.
2. Don't hide your valuables around the house.

DETER:

A. If you can't deny a burglar, deter them.

1. Give your home the lived in look.
2. Use lights. keep them on a timer.
3. Play a radio while your away.

4. Cancel the open invitation you unwittingly extend to burglars.
 - a. Don't leave notes on your door.
 - b. Be conscious of your keys.
 - c. For women living alone. List only your first initial and last name in the phone book and on mail boxes.

B. For prolonged periods of being away from home.

1. Cancel all deliveries.
2. Have a neighbor keep your house and yard up.
3. Notify the police department when leaving on trips longer than three days.

C. Operation Identification.

DELAY and DETECT:

You delay the burglar by making his work harder. Good locks are effective. Locks vary in types and uses. You detect the burglar by making his presence in your home known. The most effective manner to do this is through alarm systems.

A. Contact the experts.

1. Santa Ana Police Department Crime Prevention Unit.
 - a. Home security inspections.

Burglary Summary:

Remember the four basic anti-burglary principles- Deny, Deter, Delay and Detect.

FRAUD

Narrative:

Many of you have common concerns that make you particularly interesting to the swindler. Worries about finances, taking special care of your health and problems involved in keeping up your homes provide grounds for unscrupulous individuals to offer a wide variety of money-making or money-saving schemes, cheap and easy sounding health cures and home improvement plans which sound very tempting.

In many cases it's the convenience of the offer as well as the price that is found most attractive. For those of you who have limited access to transportation or who are not able to get about easily, it is particularly easy to believe the claims of companies who advertise through the mail. However, you must remember that you never get something for nothing. Also, that offer that sounds too good to be true, just may not be.

Fraud, as defined in Websters, "is the intentional perversion of truth in order to induce another to part with something of value or to surrender a legal right".

We will discuss the following types of fraud that should most concern you. Confidence games, medical quackery and consumer fraud or crimes of the market place.

We will discuss in general deceptive sales practices and consumer law dealing with credit, contracts, warranties and door to door sales.

Confidence Games:

Gaining both the confidence and the money of the victim before the victim realizes it's a trick is how the swindler operates. Knowing some of the tactics and schemes they use should help you avoid becoming one of their victims.

There is an unlimited number of confidence games which are used and no two are conducted the same way.

A. Examples of Confidence Games.

1. Bank examiner
2. Pigeon Drop
3. Funeral Chasers
4. Government Agents

B. How to protect yourself from the confidence man.

1. Ask for a check ID of anyone representing themselves as an agent for a public or private agency.
2. Think through any proposed plan which requires you spending money or signing over property. Time is on your side.
3. Do not draw money out of the bank and give it to a stranger under any circumstances.
4. Do not discuss your financial affairs with strangers.

Medical Quackery:

In California medical quackery is estimated to be a \$50 million business. The primary target of the medical quack is you, the Senior Citizen. Seniors are the victims in approximately 7 in every 10 cases of medical fraud reported.

Most of us, when thinking of medical quacks think of the unlicensed individual in a cheap office or hotel room with the blinking machine that can cure anything that ails you.

However, medical quackery is not limited to this type of person. It is practiced by a number of licensed physicians and others in the medical field that you would think other wise respectful.

Medical quackery includes the doctor that performs surgery when it is not needed. Medical professionals that prescribe offbeat cures and treatment for various ills. Licensed individuals that practice types of medicine that they are not licensed for.

When investigating this subject to present to you, I found that there is little written information that shows what schemes are being used. They are as various as the imagination. And I think you can understand the reluctance of the medical profession to publicize their bad apples. However, there are some tips on how to protect yourself from this very vicious and unethical type of individual.

A. Protect yourself from the quack.

1. Do not trust anyone who guarantees to be able to cure an illness. No honest doctor will make this claim.
2. If someone claims to have a secret formula to cure your ills known only to him. He is to be suspected.
3. Be very careful when responding to advertisements of medical claims.
4. Be careful of fads.
5. Always get a second opinion. Especially when it concerns treatment or surgery.

Consumer Fraud:

Consumer fraud is a \$40 billion a year business. It is the practise of using various tactics to convince us to buy something that we don't need or want and the misrepresentaion of facts about products or services.

"Let the buyer beware" are the watch words to used here. The schemes used are infinite and were all subject to them.

Deceptive Sales Practices:

- A. The Bait and Switch.
- B. Referral Selling.
- C. Free offer gimmicks.
- D. Fear-sell Techniques.

Types of Fraud Schemes:

- A. Mail Fraud.
 - 1. Chain letters.
 - 2. Real Estate Swindles.
 - 3. Unordered merchandise.
- B. Home Repairs.
- C. Auto Repairs.
- D. Charity rackets.

E. Hearing Aids.

Consumer Law in General:

A. Contracts.

B. Credit Cards.

C. Warranties.

D. Door to Door Sales.

E. Basic Do's and Don'ts for consumer protection.

1. Deal with only reputable and established firms. Check a business reputaton by calling the local Better Business Bureau or consumer protection agency.
2. Do not get rushed into making purchases. Avoid impulse buying.
3. Read and understand the sales contract before you sign. Be sure all promises are in the contract.
4. Know a firms policies on service, repair,exchanges, credits and returns.
5. Be a comparative shopper and price products or services elsewhere.

CONCLUSION

That concludes the Senior Citizens Self Protection Seminar. It is the hope of the Santa Ana Police Department that the subjects discussed here will be of benefit to you.

The police department has various other services that are available to you upon your request. Some of them were discussed here tonight. If you would care to learn about them call the Senior Citizens Assistance Officer.

Handouts are also available here today/tonight. The handouts cover various aspects of the crime prevention program to help you remember how not to become a victim of a crime.

Time is now allowed for questions and answers.

ACKNOWLEDGEMENTS

The following agencies both public and private supplied information that is contained in this seminar.

Santa Ana Police Department Crime Prevention Unit.

American Association of Retired Persons and National Retired Teachers Association.

Mid-America Regional Council

California Department of Justice, Office of the Attorney General, Crime Prevention Unit.

U.S. Department of Justice, LEAA

Orange County District Attorneys office, Fraud Division.

Orange County Department of Consumer Affairs.

Various individuals who provided need information.

END