# **CRIME PREVENTION MONTH KIT 2011-2012**

**CTIA** The Wireless Foundation





RE

17

# TABLE OF CONTENTS

NOVEMBER:	The First Apartment
DECEMBER:	Distracted Driving
JANUARY:	Wi-Fi Hotspots
FEBRUARY:	Online Dating Safety
MARCH:	Travel Safety
APRIL:	Illegal Downloads & Counterfeit Product
MAY:	Credit Card Safety
JUNE:	Crime Prevention on Campus
JULY:	Buying Insurance
AUGUST:	Online Job Sites
SEPTEMBER:	Alcohol and Drugs
OCTOBER:	It's Crime Prevention Month!

# **REPRODUCIBLES:**

Finding a Safe Apartment Keeping Your First Apartment Safe Your First Time Getting a Credit Card Using Dating Services Safely Travel Safety Highway Safety for Young Adults Your First Time Getting a Job Workplace Bullying and Harassment Your First Time Planning a Community Service Project Party Safety Illegal Downloads Buying Insurance

## Resources

Important websites

# **Dear Crime Prevention Practitioner,**

Young adults often find themselves at a crossroads. The future is uncharted, with opportunities for independent living, work, service, travel, and new relationships all beckoning. Countless decisions need to be made, but for the first time the parents, teachers, counselors and others who once provided structure and guidance may not be available.

Along with decisions about such things as what apartment to rent or how to get and use credit come dilemmas that may pose important choices between opportunity and responsibility, freedom and discipline. Concepts about what is right and wrong may still be forming, and knowledge of the law may be lacking. The need to stay safe—and out of trouble—is more important at this age than any other because of the need to temper enthusiasm and idealism with the counterweights of information, judgment, and responsibility to oneself and others. Decisions made now—good and bad—may have an impact that lasts a lifetime.

The 2011-2012 Crime Prevention Month Kit is titled Young, Savvy, and Safe: Are You Ready? Sponsored by CTIA – The Wireless Foundation, it demonstrates the foundation's commitment to providing the education to ensure that young adults act safely and maturely, particularly as their use of new technology is concerned. The National Crime Prevention Council is proud to join with CTIA – The Wireless Foundation in this project, building on its own efforts to prevent identity theft, prevent cyberbullying, promote Internet safety, and carry out many other activities where crime prevention and modern technology intersect.

Please use and enjoy this year's *Crime Prevention Month Kit* as you plan your own activities. The kit includes information on many topics that should be of interest to crime prevention practitioners and law enforcement officers, especially those who work with college students and young adults who are independent for the first time. Twelve camera-ready fliers are included for reproduction and distribution to your own audiences. The kit features information about NCPC as well, particularly on how to organize Celebrate Safe Communities<sup>SM</sup> events.

I hope you will join with me in saluting not just CTIA – The Wireless Foundation and CTIA – The Wireless Association<sup>®</sup> for their leadership in wireless safety, but all the young men and women who are newly independent and who may be the beneficiaries of the information in this kit. They are a key audience for crime prevention practitioners and law enforcement. Reach them now and the crime prevention education they receive will last a lifetime.

Sincerely,

ann Mr. Harking

Ann M. Harkins, President and CEO

## **CRIME PREVENTION MONTH KIT**



# THE FIRST APARTMENT

Apartments are just as safe as other types of housing. But first-time renters or owners need to use some crime prevention smarts.

**Young adults** who are on their own for the first time, whether having moved out on their own or off campus or having moved to a different town, are often excited about getting their first place. Keeping their own hours and their own rules, and decorating and furnishing their new accommodations the way they like, can be a heady prospect. While they may relish their newfound lack of supervision, these young adults also often lack the protection of the parents or guardians who once guided them.

Wherever they choose to live, whether it is downtown, in the suburbs, or in a rural area, first-time renters or owners need to be safe and secure at home.

According to statistics compiled by the FBI, homes—houses, apartments, condominiums—are burglarized once every 15 seconds. In April 2011, two gangs of serial cat burglars were scaring residents of Davis, CA, who were waking up to find that high-end property such as laptop computers, video game systems, other electronics, jewelry, and cash had been stolen overnight—while they slept. The burglars struck both private homes and dormitories at the University of California's Davis campus. In virtually every case, the burglars had gained entrance through unlocked doors and windows.

There's a perception that apartments aren't as safe as single-family homes. In one recent survey conducted by the website multifamilyinsiders.com and reported in a February 17, 2011, article titled "Apartment Crime Rates: Are You

Safe?," 53 percent of respondents believed that apartments had higher crime rates than single-family homes. But they were wrong. Crime rates in apartment communities and communities of single-family homes are about the same, according to the Urban Land Institute. Therefore, apartment dwellers and residents of single-family homes must follow the same crime prevention tips.

The first step is for renters or purchasers to choose an apartment in a building or community that is relatively safe. Ninety-seven percent of people who took part in a recent poll conducted by the website Apartments.com identified safety as a significant factor in their choice of where to live. To help first-time renters or owners do this, crime prevention officers can direct them to a number of online resources that record crime in given locations—even specific apartment complexes, as the Town of Chapel Hill, NC, does (www.townofchapelhill.org/index.aspx?page=665). Most police departments provide this information—at least by neighborhood. Law enforcement agencies across the country can be found at www.usacops.com. The addresses of sex offenders and many other types of felons in specific areas can be found at **www.familywatchdog.us.** 

# November 2011

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4	5
6	7	8	9	10 Veterans Day	11	12
13	14	15	16	17	18	19
				The Great American		
				The American Cancer Society 800-227-2345		
20	21	22	23	24 Thanksgiving Day	25	26
27	28	29	30			
21	20	25				

# DISTRACTED DRIVING

ARE YOU READY?



Finding the right solution requires debunking the myths that surround this national issue.

**Like road rage,** distracted driving is a serious and growing problem. The U.S. Department of Transportation says that in 2009, 5,474 were people killed because of distracted driving and another 448,000 injured. There were 30,797 fatalities in car crashes altogether in 2009 and 2,217,000 injured. The National Highway Traffic Safety Administration defines distracted driving as "any non-driving activity a person engages in that has the potential to distract him or her from the primary task of driving and increases the risk of crashing."

Some people mistakenly believe that most distracted driving accidents are caused by the improper use of wireless devices. The news media and some lawmakers have been quick to jump on this bandwagon. But a look at the statistics on distracted driving reveals that only a minority involve wireless devices, important as it is to emphasize wireless safety and educate users about the importance of using technology responsibly. Of the 5,474 people killed in distracted-driving crashes in 2009, 82 percent died in accidents that were not caused by the improper use of a cell phone or other wireless device.

"People have been driving distracted since cars were invented," Russ Rader, a spokesman for the Insurance Institute for Highway Safety, which sponsored the study, told CNET news. "Focusing on cell phones isn't the same as focusing on distracted driving. Distraction is what has always caused car crashes, and cell phones don't appear to be adding to that." There are many causes of distracted driving. Distraction simply means that the driver is diverting his or her attention from the task of driving to some other activity. The driver could be day dreaming. He could be nodding off. She could be disciplining a child or lighting a cigarette. Worse, he could be chasing after another driver in a road rage incident.

Routine tasks can result in behavior that meets the definition of distracted driving. Things like eating or drinking. Turning the dial on the radio. Inserting a CD. Turning up the AC. Looking at a roadside sign. These all meet the U.S. government's definition of distracted driving.

Another myth needs to be exploded. In fact, all age groups are involved. Of those drivers involved in fatal distracted driving crashes in 2009, the group with the greatest number of drivers distracted by cell phones were 31- to 39-year-olds. New distracted driving Department of Transportation regulations issued in 2010 took aim at commercial bus, truck, and train operators.

Measures have been introduced in Congress and state legislatures to curtail distracted driving. Some take a hard line against the use of wireless devices. Most agree, however, that the best approach to the distracted driving problem is education and the promotion of responsible behavior, beginning with driver education classes and additional reminders at Department of Motor Vehicle sites.

# December 2011

## National Impaired Driving Prevention Month

President Proclamation: http://www.whitehouse.gov/the-press-office/presidential-proclamation-national-impaired-driving-prevention-month

# National Drunk and Drugged Driving Prevention Month

National Highway Traffic Safety Administration • 888-327-4236

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
				Drunk Driving: Over the Limit. Ur National Highway Traffic Safety Ad	Ider Arrest: National Crackdown Cam ministration	paign
18	19	20	21	22	23	24
						*****
25 Christmas Day	26	27	28	29	30	31
						>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>



# WI-FI HOTSPOTS



Hotspots are spreading like wildfire. They make using wireless devices not just convenient, but a pleasure.

**Wireless devices** allow people to do many things: listen to music while they're walking or exercising, play games while they're in transit, take pictures and email them to their friends while they're traveling, surf the Internet while away from home. The list of what people can do with this modern technology is endless.

Wi-Fi hotspots make all of this easier, more comfortable, and more convenient. These sites, typically located in coffee shops or at bars, restaurants, hotels, libraries, universities, airports, and on trains and even inter-city buses—enable people to use laptops and tablets while on the go.

And hotspots aren't just a blip on the screen. Forty-four percent of customers at hotspots access the Wi-Fi for one hour; another 18 percent do so for 24 hours. There were over 2 billion hotspot connects around the world by the end of 2010 and that number was expected to grow to more than 11 billion by 2014. Moreover, hotspots themselves are growing like wildfire: there are expected to be 320,000 hotspots around the world by the end of this year. All Starbucks stores in the United States offer unlimited Wi-Fi. Starbucks' chief competitor in quality and ambience, Peet's Coffee and Tea, offers one hour of free Wi-Fi to customers per purchase. In another interesting development, handheld devices are expected to account for half of all world-wide hotspot connects by the beginning of 2012. Hotspots are clearly a boon for users. But they present a number of challenges for law enforcement.

One of the first is ensuring the safety of the devices themselves. Each device costs hundreds—even thousands—of dollars. Take a coffee shop where perhaps 30 or 40 people are sprawled around arm chairs sipping cups of Joe and talking with friends while they have laptops open or are tapping out an email or playing a game on a tablet. How do you teach all those people that they need to take precautions to keep their equipment and their other possessions safe? What's the liability of the manager or owner of the premises?

Another paramount issue is identity theft. Encryption is the key to keeping transmitted data safe, but most Wi-Fi hotspots don't encrypt the information that patrons send over the Internet and are not secure. It just takes a nanosecond for someone to steal someone else's data, including his or her purchase histories, personal information, and so forth. The recommended solutions are logging on for only brief periods, using encrypted websites only, or purchasing virtual private network services.

# January 2012

# Stalking Awareness Month

National Center for Victims of Crime • 202-467-8700

## Crime Stoppers Month

Crime Stoppers International • 800-850-7574

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 New Year's Day	2	3	4	5	6	7
>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>						
8	9	10	11	12	13	14
15	16 Martin Luther King, Jr.'s Birthday	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				



**Online dating** services have proliferated in the last few years, and many have tried them, including young adults. More than 20 million Americans used these services in 2010.

Like any educated consumer, a potential dating service client should proceed with caution, checking out the service's reputation and complaint record with friends and the Better Business Bureau before agreeing to pay any fees. Potential clients should also make absolutely certain they understand the full schedule of fees and look for any hidden costs.

Typically, a client will register his or her preferences and then receive an online catalog of photographs and biographies of potential matches. When he or she selects a potential date, the two will correspond by email, then on camera or phone. And finally they may meet for an in-person date.

When the couple first dates alone, they need to be aware of any indicators of relationship problems that could lead to dating abuse. Stalking, physical abuse, and date rape are all serious issues that the potential partners in a relationship that begins with a commercial service must consider until they are convinced that the other person presents no threat of danger. Stalking may be a particular concern because, according to a 2009 Bureau of Justice Statistics *Special Report*, young adults aged 18 to 24 years experience the highest rate of this behavior. Altogether, three-quarters of stalking victims are stalked by someone they know, and 30 percent are stalked by a current or former intimate partner. Stalking is serious and can result in psychological damage and physical injury.

Any history of physical assault, abuse, or domestic violence is a warning sign. Past behavior doesn't necessarily indicate future problems. But there are free or inexpensive and easy ways to check for criminal records online. All anyone has to do is enter "how to check for a criminal background" in their browser and many options will appear. Date rape is also a potential concern. Recent research shows that most rape victims are under the age of 25 and know their perpetrator before the attack (*Date Rape Among Adolescents and Young Adults*, V.J. Rickert, Psy.D., and C.M. Weinmann, Ph.D., Resource Center for Adolescent Pregnancy Prevention).

Another unfortunate outcome of online dating involves a long-distance relationship. The couple corresponds by email, a "romance" is cultivated, and eventually the subject of marriage is broached, but only if the client sends money to remove an obstacle that is keeping the two apart, such as the lack of money for air tickets or taking care of a child's hospital bill at the far end. Once the money is paid, the client never hears from his or her would-be date again. The Federal Trade Commission (FTC) warns consumers that wiring money to someone they haven't met is the same as sending cash. Once it's gone, it can't be recovered, no matter what the amount.

· · · · · · · · · · · ·

# February 2012

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3	4
5	6	7	8	9	10	11
			•			
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29			
20	21	20	23			

# TRAVEL SAFETY



# The lure of exotic destinations, new friends,

and fun times is hard to resist, especially during spring break or during junior year abroad, when colleges may offer opportunities for students to live and study overseas at affordable prices. Other young people may work and save all year for a chance to take a much-deserved break. According to a study by the U.S. Travel Association, younger travelers, those belonging to Gen Y, who were born since 1980, accounted for 12 percent of all leisure travelers and 13 percent of business travelers in 2008. These younger folks take an average of 4.2 leisure trips per year.

And travel is important to the U.S. economy. Americans spent \$704 billion on travel in 2009 and, that same year, travel generated \$113 billion in tax revenue. Altogether, 7,393,600 people were employed in 2009 by the U.S. travel industry, according to the 2010 *Power of Travel: Economic Impact of Travel and Tourism* report published by the U.S. Travel Association.

As travel becomes more and more popular—and routine—with young adults, safety emerges as an issue. Even the mode of making travel arrangements can raise concerns. In 2009, 76 percent of all travelers planned their vacations using the Internet. While online travel sites are a boon for anyone looking for a quick way to access information, find and compare prices, and make arrangements, they can also be deceptive and misleading about the safety of accommodations, amenities, and destinations. Therefore, travelers need to be warned to be especially careful that they are booking secure accommodations in safe neighborhoods. Some travel experts advise paying extra, when appropriate, to ensure a safe location. Even the online reservation process may be flawed, with

## Law enforcement can help ensure the safety of young travelers by

- Advising private security staff to recognize and address tourist-related safety concerns
- Encouraging hotels and motels to adopt practices that will reduce the victimization of guests
- Deploying citizen patrols to supplement police patrols in tourist areas
- Changing the physical environment to reduce opportunities for crimes against tourists
- Offering rewards for information leading to the arrest and conviction of those who commit serious crimes against tourists
- Enforcing underage drinking laws

the final price being greatly inflated over what was originally promised, or with additional unexpected costs at the destination site.

Sometimes, staying safe while traveling may have nothing to do with the traveler's own behavior. The tourist can be an "accidental" victim, in the wrong place at the wrong time, and be targeted as an easy mark by criminals or even terrorists, according to the Center for Problem-Oriented Policing. And, as the number of tourists grows in any particular location, the local population may become hostile, resulting in crime against visitors. This may be particularly true overseas. For this reason, travelers abroad should be familiar with the location and phone number of the local U.S. consular office, which may be able to provide assistance. In addition, before leaving the United States, Americans should sign up for the Department of State's Smart Traveler Enrollment Program (https://travelregistration.state.gov) to receive travel warnings about crime and unrest in foreign cities and countries and to register their contact information.

# March 2012

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
4	5	6	7	8	9	10
· · · · · · · · · · · · · · · · · · ·	5	•		•	,	
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31
25	20	21	20	23	30	51

# **ILLEGAL DOWNLOADS & COUNTERFEIT PRODUCTS**



Users of counterfeit products may be supporting gangs, encouraging unfair labor practices overseas, depriving Americans of jobs, and even committing crimes.

**Janet**, a hard-working legal assistant at a downtown law firm, has just given a helping hand—some money—to one of the city's deadliest gangs. With her financial support, it will now terrorize some neighborhood, shake down a grocer, and sell crack to a young kid. And it'll have some money left over for some spray paint—what community doesn't need more graffiti? The fact is, Janet, who likes to look her best, has shown her support for Seattle's gangs before. Worse, people like Janet are supporting the work of gangs right across America.

What Janet did was simple enough. She bought a knock-off purse from a downtown street vendor. It looked just like an original, and it had a brand name insignia good enough to fool anyone. The fact is when people buy counterfeit goods on the street, the income frequently goes straight to gangs. That's because gangs, using their shady overseas connections, often import the goods and sell them to the vendors, who line the downtown streets of many American cities at lunchtime.

But Janet is stealing—from companies who own the rights to make products and from workers who lose wages when sales decline. It isn't just the victims of gangs who are hurt by intellectual property theft. When movies or music are pirated, people lose jobs. The people behind the scenes, all the people who make legitimate copies of movies or music, all those involved in the technology, all those involved in everything from marketing to distribution, are affected. The sales of counterfeit DVDs cost the U.S. economy 141,000 jobs and \$20.5 billion annually (U.S. Chamber of Commerce).

Clothes and shoes—sneakers especially—are often counterfeited. Buying counterfeit products is stealing and the dollars saved come at a cost to others. Such products are often made in sweatshop conditions abroad and rob U.S. workers of jobs.

Some counterfeit products may not be made to U.S. standards of quality. An extension cord made on the cheap, for example, could cause a fire. Consumers need to be warned to stick with reputable products from trusted sources.

Counterfeit medicines are another problem. People who buy medicine from unverified websites often can't be sure where their pills are coming from or how effective they are.

Why has counterfeiting and intellectual property theft become so widespread? Experts think it's because people have become so used to getting things free online over the last couple of decades. People are accustomed to getting knowledge, newspaper and magazine stories, videos, news shows, music, and even driving instructions, in many instances, for free. The old rules about checking for accuracy or providing attribution are flying out the window.

What they don't realize is that intellectual property theft is just like robbery—and, in many cases, an actual crime, with dire consequences for the seller or buyer of counterfeit or pirated goods. That's why NCPC, in coordination with state and local officials and the U.S. Department of Justice, has launched its intellectual property theft educational campaign. Soon, materials will be available from NCPC to help crime prevention officers across the country start turning the tide against this insidious crime. Visit **www.ncpc.org** for more information on the campaign.

# April 2012

Sexual Assault Awareness Month National Sexual Violence Research Center • 717-909-0

## Child Abuse Prevention Month

Prevent Child Abuse America • 312-663-3520

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
National Crime Victims' Rights Week						
						>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>
29	30					

# CREDIT CARD SAFETY

ARE YOU READY?

Credit card use is widespread among young adults, and most use their credit wisely. But they may need some help in learning how to avoid some common scams.

**Credit card use** is now common on college campuses. Seventyeight percent of college students have at least one credit card, and 32 percent of college students have at least four credit cards. Ninety-five percent of older graduate students have at least one credit card. Nellie Mae Corp. recently estimated that college students have an average balance of \$2,700 on their credit cards, while *USA Today* reported that college graduates owed about \$19,000 in credit card debt—on average. Interestingly, however, Georgetown University reports that of all demographic groups, college students are the most likely to pay off their balances in full each month.

Managing credit well can have a huge impact on young adults' lives. They are laying the foundation for their financial futures. The financial habits developed now will last a lifetime. They are also establishing their first financial footprints. Paying on time now—or paying late—will be recorded. Defaulting on a debt now will be noted on their credit reports. A bankruptcy now will haunt them for years. Credit scores determine the interest rates that a borrower will get on everything from a future credit card to the purchase of a car to the purchase of a condominium—or whether they get loans at all. And an increasing number of employers are checking applicants' credit reports as a means of determining the candidates' responsibility and debt status, particularly when handling money is involved in the prospective job, and the employer needs to know whether there is any risk of theft or embezzlement. Credit card fraud is always a risk. Each year, tens of thousands of people are duped out of their money by con artists who prey on the users of credit cards.

## Some common frauds are

- A cashier "skims" a credit card used to make a purchase with a device hidden below counter level, capturing all the credit card's information.
- A fake company promises that it can lower a client's interest rate for an upfront fee charged to his or her card. The fee is charged and the company vanishes into thin air.
- A credit card company offers a card with terms that are too good to be true—an exceedingly low interest rate, perhaps, and pre-approval despite the applicant's bad credit history. In reality the card is secured by the applicant's checking or savings account and has fees so excessive (and hidden in the fine print) that it is maxed out from the beginning.
- A call comes from someone purporting to be from the bank that issued a credit card. The caller says the bank's records are incomplete and he or she needs the security code on the back of the card. If the cardholder agrees, it's like giving away his or her entire credit line.
- An online shopper makes a purchase of a service from a website and authorizes a monthly deduction. Soon, he or she finds all sorts of monthly charges on his or her credit card statement.

Credit card users need to be advised to report and how to report suspected credit card fraud to their credit card issuer as soon as they detect it. By law, once they report the loss or theft, they have no further responsibility for unauthorized charges. Their maximum liability under federal law is \$50 per card.

# May 2012

## Older Americans Month

dministration on Aging • 202-619-0724

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4	5
		Law Day American Bar Association				
		Bar Association 800-285-2221				
6	7	8	9	10	11	12
13	14	15	16	17	18	19
		Peace Officers Memorial Day National Fraternal				
		>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>				·>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>
20	21	22	23	24	25	26
					National Missing	
					National Missing Children's Day National Center for Missing and	
					for Missing and Exploited Children 800-843-5678	
27	28	29	30	31		

# **CRIME PREVENTION ON CAMPUS**

Crime Prevention Month is a great time to celebrate your safe campus community! Here's how to do it.

**October** is Crime Prevention Month and now is the time to plan. Crime prevention is important to people of all ages, including college students and young adults, and Crime Prevention Month has a long and proud history of community projects and events organized by and aimed at all members of the community—kids, teens, seniors, volunteers, business people, people in the work place ... and, yes, college students!

Crime Prevention Month is dedicated to all the good work that has been done in crime prevention in the previous year and recognizes all those whose work has helped prevent crime before it happens and made our communities safer. But it also looks to the future and the planning it will take to keep our campuses, neighborhoods, towns, and cities safe in the months and years to come. It is intended to motivate people to reach out, to think more, and to do more to keep themselves, their friends, their neighbors, and their communities safe and stop crime in its tracks. College students and young adults, who tend to be open to new ideas and great purposes, are ideal audiences for this message.

To help make people aware of Crime Prevention Month, NCPC has prepared a sample Crime Prevention Month Proclamation that student body presidents, university deans and presidents, crime prevention and law enforcement personnel, civic leaders, and lawmakers can use to have October adopted as Crime Prevention month. Just go to **www.celebratesafecommunities.org** to get a copy.

For the fourth year in a row, the National Crime Prevention Council with support from the U.S. Department of Justice will mark Crime Prevention Month with Celebrate Safe Communities (CSC) to unite people in a spirit of cooperation to prevent crime and keep their communities safe. Organizers are encouraged to plan events during October, but CSC is open to events throughout the year to spread the message that crime prevention is everyone's business every day of the year.

So far, hundreds of CSC celebrations have taken place in 39 states. Typical events include safety fairs; visits by McGruff the Crime Dog<sup>®</sup>; tours of fire halls, sheriffs' offices, and police stations; and rescue demonstrations.

College campuses are good places to organize CSC events because so many people are concentrated in one place. Popular events include marking personal property so it can be identified if stolen, organizing mentoring activities for kids in the surrounding neighborhood, campus or neighborhood cleanup or beautification, and consciousness-raising teach-ins or seminars about such topics as dating violence, binge drinking, identity theft, the proper use of credit, and ordering prescriptions from online pharmacies. Campuswide picnics are great activities because they bring people together and can serve as a platform for crime prevention messages.

NCPC provides many resources to organizers of Celebrate Safe Communities events. At the CSC website, www.celebratesafecommunities.org, organizers will find everything from an electronic media kit with all the tools necessary to garner publicity for the school and the crime prevention message, including background documents that dem-

> onstrate the value of crime prevention, to a list of suggested activities. A PowerPoint webinar is useful for showing audiences how to organize events. A CPTED (Crime Prevention Through Environmental Design) webinar tells how to make the urban landscape less welcoming to criminals. Also included are downloadable electronic banners and logos and many other resources.

# June 2012

National Internet Safety Month

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
3	4	-	C	7	0	0
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	10	10	20	21	22	27
17	18	19	20	21	22	23
24	25	26	27	28	29	30

# **BUYING INSURANCE**

ARE YOU READY?

Getting insurance can be a smart financial move for young adults. As with any purchase, however, the buyer needs to be on the lookout for fraud.

**Insurance** may seem like an unnecessary expense, especially to young people. But insurance has many benefits and protects people from financial losses in many areas of their lives. When explained properly and done safely, buying insurance can be a great financial move.

Virtually every adult needs car insurance. It is possible to buy policies with a huge number of variables, and they are all available online, either from individual insurance companies or from sites that allow comparison shopping among a number of companies. While it is important that purchasers protect their personal data—their Social Security numbers, birth dates, places of birth, and phone numbers, among other things—the company or underwriter they are asking for a quote will need such other personal information as their gender; age; marital status; address; and car year, make, and model—to make them an offer. If the company asks them for the really personal information described above, they should go somewhere else.

Another type of insurance that young adults may quickly need to make a decision about is renter's insurance. This insurance covers the replacement cost or the depreciated cost of their possessions in case there is an unforeseen loss—from an event like a crime or fire—to the rented home in which they're living. Renters are at greater risk than those who own their homes of losses from theft, some other criminal act, or fire, according to the website www.rentersinsurance.net. Renters insurance is usually a good buy at just cents a day and it can usually be bought from one's auto insurer. Health insurance has been in the news the last couple of years, with health care reform measurers slated to take effect in 2014. Until then, health insurance is available online from private insurers for those who can't get it from work or through their parents. Buying a health insurance policy requires providing highly sensitive, private, personal information. Potential insurers need this data to evaluate risk and determine whether they can insure the applicant and at what cost. Because of the nature of the information provided, until recently one had to visit an insurance agent's office or have the information taken by a medical doctor. Now that has changed. The information can be taken online, and firewalls have been constructed to make sure the information to anyone. It is now possible to provide this information to several insurance companies online at one time and receive several quotes at once.

As with any other type of contractual purchase, buyers of insurance products need to guard against identity theft and protect their personal information; never give out their Social Security numbers; protect their credit card numbers; make sure they are using secure websites, as indicated by the letters "https" and a closed padlock in the lower right corner of their screens; verify the licenses of any agents they are dealing with; contact the Better Business Bureau, Consumers Union, or state consumers agent for complaints of fraud against the company; read all the fine print; and sleep on any decision. Above all, they need to remember that if a quote or proposition seems too good to be true, it probably is.

# July 2012

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4 Independence Day	5	6	7
8	9	10	11	12	13	14
5	·····			12		
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

# **ONLINE JOB SITES**

Many young adults use online job sites to find work or advance their careers. Here's how they need to protect themselves from fraud and bias.

**Young adults** can be some of the most savvy job hunters out there. They post their resumes online, they let others know they're looking through social networking sites, they research potential employers by visiting to their websites. But all of these activities can result in too much personal information being made available for viewing.

Most online job sites operate the same way. Users submit information about their employment history and goals, their resume and, if appropriate, work samples in response to a specific job opening. Users should use only websites that require registration with a username and password. That way, their personal information, including their addresses, phone numbers, dates of birth, etc., will be protected and kept confidential, safe from identity theft. They should never list their Social Security numbers. If a potential employer needs the Social Security number to conduct a credit check as part of the hiring process, it will ask for it much later in the recruitment process.

In addition to concerns about protecting personal information, online job seekers should be made aware of the potential for fraud or hidden fees. Some commercial online job sites are free, relying on employers to pay for their services, and some nonprofit organizations such as the American Society of Association Executives offer free online job listings. Others offer their initial services free but require users to agree that they will pay a fee when they are hired. As always, users need to read the fine print very carefully to see if, when, and what they will have to pay. They should never hand over their credit card information unless they are certain that the site is legitimate and that they know the full cost of the service, and they should never pay in advance for a specific listing before seeing it; the listing could be phony, and they should avoid websites that operate this way. They need to read any contract with extreme diligence. The best source of job listings continues to be the websites of the companies or nonprofit organizations in the job seeker's field. These postings are always free.

# August 2012

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3	4
5	6	7	8	9	10	11
		National Night Out National Association of				
		Town Watch 800-NITE-OUT				
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	
	· · · · · · · · · · · · · · · · · · ·					

## **CRIME PREVENTION MONTH KIT**



# ALCOHOL AND DRUGS

On campuses across the country, alcohol and drug use contribute to a rise in crime.

**Twenty-three percent** of college students meet the medical criteria for substance abuse or dependence. That's triple the proportion in the general public. Research shows that drug and alcohol use impair memory and brain functioning. It results in poor workplace performance and bad college grades, interferes with relationships, and hurts the office or academic environment.

### The facts about alcohol and drug abuse are frightening.

- Ninety percent of underage drinkers (those under 21) are binge drinkers. (Binge drinking is defined as having five drinks in two hours for men, and four drinks in two hours for women.)
- Approximately 1,700 college students die each year from binge drinking-related deaths.
- Alcohol use is the third leading cause of death between people ages 15 to 24.
- One in five college binge drinkers drink on a weekly basis, with half of all college binge drinkers participating in binge drinking more than once a week.
- Though still used by far fewer students than alcohol, hundreds of thousands of students are abusing prescription drugs including Ritalin, Adderall, and OxyContin.
- The proportion of students using marijuana daily has risen to about 4 percent.
- The percentage of students who use illegal drugs other than marijuana, such as cocaine and heroin, on a monthly basis has risen to 8.2 percent.

Often regarded as harmless, marijuana poses a greater danger than many realize. More young people are in treatment for marijuana dependency than for alcohol and for all other illegal drugs combined. Marijuana users are four times more likely to report symptoms of depression and have more suicidal thoughts than those who never use the drug. And alcohol use is a factor in many accidents, injuries, vandalism, and crime.

One study reported that college students encountered the following problems when others drank too much:

- Fifty-four percent had to take care of a drunken student.
- Twenty-nine percent were insulted or humiliated.
- Twenty percent experienced an unwanted sexual advance.
- Nineteen percent had a serious quarrel.
- Fourteen percent had their property damaged.
- Nine percent were assaulted.
- One percent were victims of a sexual assault or were date raped.

# There are some strategies that local law enforcement, college administrators, and campus security can employ:

- Keeping the library and recreational facilities open longer hours
- Enhancing the recreational and social programs on campus
- Eliminating alcohol-industry support for athletic programs
- Restricting alcohol promotions and advertising on campus and in campus publications, especially promotions or ads that feature low-cost drinks
- Monitoring fraternities and sororities to ensure compliance with alcohol policies and local laws
- Disciplining repeat offenders and those who engage in unacceptable behavior associated with substance abuse
- Notifying parents when students engage in serious or repeated violations of alcohol or drug use policies
- Strengthening academic requirements

# September 2012

National Preparedness Month Federal Emergency Management Agency • 800-BE-READY • www.ready.gov

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3 Labor Day	4	5	6	7	8
9	10	11	12	13	14	15
	World Suicide Prevention Day American Association of Suicidology 202-337-2280					
16		10	10	20		22
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	21					
	FamilyDay National Center on					
	Addiction and Substance Abuse					
	212-841-5200					



# **IT'S CRIME PREVENTION MONTH!**



It's time to pause and take pride in all the terrific accomplishments of the last year, look to the future, and Celebrate Safe Communities<sup>™</sup>.

# **It's October,** Crime Prevention Month—the perfect time to Celebrate Safe Communities<sup>SM</sup>!

Crime Prevention Month, marked every October, recognizes the people who work tirelessly all year to prevent crime, what they've accomplished, and new ideas for preventing crime next year and in the future. It's a great time to Celebrate Safe Communities with events that stress how people can work together to stay safe at home; at their schools, colleges, or work places; on their blocks; in their neighborhoods; and in their towns and cities.

# Organizing Celebrate Safe Communities Events: Uniting People To Prevent Crime

You can get started by visiting the Celebrate Safe Communities website, www.celebratesafecommunities.org, to learn more. Celebrate Safe Communities will mark its fourth year in 2011. A partnership between NCPC and the Bureau of Justice Assistance, U.S. Department of Justice, this nationwide celebration features events that join people in the spirit of cooperation and working together to prevent crime and keep their communities safe. NCPC offers an electronic media kit at its Celebrate Safe Communities website, www.celebratesafecommunities.org, to help generate support for crime prevention. The media kit includes everything from facts about McGruff<sup>®</sup> to the policy paper, *Crime Prevention Matters*, which urges adoption of a national crime prevention policy, and the publication, *Preventing Crime Saves Money*, which demonstrates just how cost-effective preventing crime can be—an important news hook in these times of tight money. These can be invaluable background resources for both print and broadcast journalists. The kit also includes sample media advisories, event notices, and a press release, along with many other documents. You just have to fill them in with your own local information and distribute them.

There are many other resources at this website, print and electronic, to help you plan and present your Celebrate Safe Communities event. A Celebrate Safe Communities webinar in PowerPoint format can be used to show audiences how to organize and launch a CSC event. A CPTED (Crime Prevention Through Environmental Design) webinar tells how to reshape the built environment so it is less hospitable to criminals. There are ideas for local Celebrate Safe Communities celebrations and free McGruff music downloads. A crime prevention coloring page will keep children entertained. There are all sorts of CSC and Crime Prevention Month electronic banners and logos ready for download.

> One particularly useful portion of the Celebrate Safe Communities pages of the NCPC website is the Resources by Audience section. It matches resources with different groups—children, teens, volunteers, seniors, Watch groups, business owners, you name it. Under volunteers, for example, dozens of brochures and other items are provided, some in Spanish. Topics include taking back your neighborhood, what caregivers can do to prevent crime, service projects for children, and stopping school violence.

To participate in Celebrate Safe Communities, crime prevention officers or other law enforcement personnel just need to register at the Celebrate Safe Communities website and proceed from there.

# October 2012

# Crime Prevention Month

lational Crime Prevention Council • www.ncpc.org, Main Website • www.mcgruff.org, Website for Kids • 202-466-6272

## Celebrate Safe Communities

National Crime Prevention Council • www.celebratesafecommunities.org • 202-466-6272

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
7	8 Columbus Day	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

# HOW TO USE THE MATERIALS IN THIS KIT

To help you celebrate Crime Prevention Month, this calendar contains a selection of camera-ready materials designed to be printed or photocopied. Most have space for sponsors, local phone numbers, and addresses. You can download the brochures and the entire kit from www.ncpc.org.

Although these materials are copyrighted to protect their integrity, you may produce as many copies as you would like for free distribution as long as you do not change the text or delete NCPC's credit line without written approval from NCPC. Some printers will need to see written proof that you have permission to print or copy these materials before they will proceed with the job; this page serves as that permission. You may add your local group's name, address, phone number, and website where space is provided.

If you wish to change the text or if you wish to use McGruff<sup>®</sup> or Scruff<sup>®</sup> in locally produced materials or settings, contact the Trademark Control and Quality Review Committee at NCPC, 2001 Jefferson Davis Highway, Suite 901, Arlington, VA 22202; 202-466-6272. You can download a copy of *Guidelines for McGruff<sup>®</sup> and Related Marks* from www.ncpc.org.

This year's *Crime Prevention Month Kit* is dedicated to providing information and resources to help young adults protect themselves from crime. It has plenty of resources for young people, crime prevention practitioners in all fields, and law enforcement personnel.

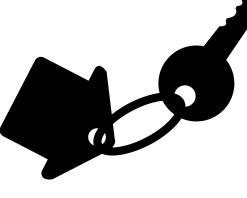
The narrative for each month provides information that youth leaders, teachers, community activists, and law enforcement personnel can use with various audiences. Each month features some aspect of crime prevention that touches on crime prevention for people in the 18- to 24-year-old age group.

## Here are some ways to use these brochures.

- Hand out brochures at McGruff events, civic meetings, and school assemblies. Ask libraries, recreation centers, medical offices, mall kiosks, and local businesses to display and distribute materials. Ask social service agencies and doctors' offices to display brochures in their waiting areas. Enlist members of your Neighborhood Watch groups to pass them along to other residents.
- Organize a Crime Prevention Month parade in October and have McGruff help distribute materials to the crowd. Set up a crime prevention booth at a local mall. Hold a crime prevention fair during October.
- Look for an organization that may already be dealing with an issue covered in this kit. Youth centers and clubs, school guidance offices, and health clinics would be excellent places to leave the youth-related brochures in this kit.
- Link your crime prevention website to NCPC's website for downloadable brochures.

# FINDING A SAFE APARTMENT

What to do, what to know, and what to expect as you look for your first apartment.



It's your first time getting an apartment. Renting your first apartment is a long-term commitment that will bind you legally and financially to an address. So, not only do you have to make sure you like the apartment but also you have to make sure that you understand the process it takes to get you in the door and that the apartment is a safe place to live.

When you've decided on a few possibilities, sity, the Student Life office may have referrals. judgment you trust where they live and if they good apartment, especially if you are new to offices clearly posted. Another way to find a phone numbers and hours of their rental by driving around. Many have signs with the phone numbers yourself and calling directly. save some money by looking online for the simply referring you to the leasing office of but some aren't. Some will charge a fee for Several websites advertise long lists of apartdrive through the neighborhoods where the hood. If you are enrolled in a college or univerwould recommend their building or neighborthe area, is to ask a friend or colleague whose ing or community that's appealing simply Frequently, you can find an apartment buildthe buildings or communities they list. You can ments. Most of these websites are legitimate,

- Are the buildings and homes well maintained?
- Is there good street lighting?
- Is the area clean?
- Are people using the parks, walking to the store, and enjoying other outside activities?

Once you've decided on a community you like look for the following as you tour the apartments that are available.

- What floor is the apartment on? Basement apartments and first floor apartments generally aren't good bets from a safety perspective although the rents may be less than for apartments on higher floors with better views.
- Does the apartment have a patio? If so, do the latches on the sliding glass doors look strong?
- Does the apartment have a balcony? If it is on one of the lower floors, is there a tree or nearby fire escape, house, or building that could provide access to your apartment by a burglar or other intruder?
- Does the apartment door have a wide-angle peephole? Try it out and check the visibility.
- Is there an intercom access system to the front door? Is it effective?
- Does the building seem to be well maintained, with all common areas, including laundry rooms, trash rooms, and storage rooms, well lighted and free of debris?

Once you've picked an apartment, you will be asked to fill out an application. You may be asked for a small application fee to cover the cost of a credit check. You may have to provide your Social Security number if a credit check is required. Otherwise, do not give out your Social Security number. Once your credit is approved, you will then be asked to sign a lease, usually for a period of a year. At that point, you may be asked for a security deposit of up to one month's rent in addition to the first month's rent.

- Make sure you understand all terms of the lease.
- Ask for and read the rules of the building and make sure you can obey them.
- If you have a pet, make sure the building allows pets. Many don't. Some may require an additional pet deposit. Violating a pet rule may result in forfeiture of your entire deposit and eviction from the building.
- Be sure you understand what happens to your deposit if you leave before your lease is up, or under what conditions you can break your lease.
- Be sure you understand what happens to your deposit if you move to another apartment in the building, or whether there are additional "transfer" fees if you move to another apartment in the building.

When you're satisfied with your decision, congratulations! You're on your way to having a safe and happy home.

PREVENTION PREVENTION

ATIONAL RIME apartments are located

 CTA
 The Wireless Foundation

 il
 The Wireless Foundation

 2
 1400 16th Street, NW • Suite 600 • Washington, DC 20036

 9
 202-736-3257 • www.wirelessfoundation.org





- Make sure the locks are changed before you move in.
- Make sure your apartment appears to be occupied all the time.
- Leave your TV or radio playing during the day when most break-ins occur.
- Never leave a note on your door for someone else
- Use the intercom or the peephole to identify visitors before opening your door.
- Don't provide spare keys to service people; be home to meet them.
- Never hide a spare key under your door mat or on top of your door frame.

Before you rent an apartment or buy a condo,

consider the following points:

Is there some kind of control over who

enters and leaves the building? Are keys

and help keep you safe from any intruder. by far the most common threat to your home, tips below. They will protect against burglary, home remains your castle, follow the safety

If you want to make sure your apartment

- Don't tell strangers about your daily routines
- Always hide electronics, cameras, jewelry, or to visitors. plain view through the window, open door, cash, and other valuables so they are not in
- Don't announce on social networking sites ing for business. that you will be going on vacation or travel

Are entrances, parking areas, elevators, hall-

Is there a security guard?

required?

When possible, avoid using the auto reply out of the office or otherwise unavailable. function on your email, telling people you're

When you're going out of town, be sure to follow the tips below.

Are mail boxes in a well-traveled, well-light-

no one can enter?

above the ground floor, so you can exit but Are stairs locked from the stairwell side contract.

them before you sign a lease or a purchase areas well lighted, 24 hours a day? Visit all of ways, stairways, laundry rooms, and storage

ed area and do they have good locks?

Use an electric timer to turn the lights on and off.

Does the building appear to be well

- Arrange for a neighbor to pick up your mail from your mailbox so it doesn't pile up.
- Stop your newspaper delivery.
- Leave a TV or radio playing so it is audible

from the hallway.

loiterers?

Is the immediate neighborhood free of trash been picked up outside the building? common areas clean and free of debris? Has the common areas been repaired? Are the maintained? Have burned out light bulbs in

- Have a friend visit the apartment for a couple ing it. of hours several times while you're gone so the apartment seems lived in to anyone cas-
- Tell a trusted neighbor or your building she can keep an eye on your apartment. manager when you are going away so he or

Harden the target

- Insert a dowel or stick into the track of slid opened from outside. ing glass doors to make sure they can't be
- Hammer nails into window frames so the windows can only be opened a set distance
- Use alarm company decals, Neighborhood intruder think twice. Watch decals, Beware of Dog signs or other warning signs that will make a burglar or
- Install an alarm system and make sure it is properly programmed and armed.

Be a social animal.

- Get to know your neighbors. Join or organize look out for and help each other. an Apartment Watch group so neighbors can
- If you live in a large building or complex, ings in the lobby. challenged, and monitors comings and gothink about a residents' patrol that watches escort services for the elderly and physically for crime around the building, provides
- Work with landlords, management, the tenants' association, or the board of directors Sunday breakfast, a picnic, a holiday party to sponsor social events for residents-٩

or listserv that also includes social news and tion tips and any incidents with a newsletter people together. information about the building. It will bring Keep everyone informed of crime preven-



CTIA TI

**The Wireless Foundation** 1400 16th Street, NW • Suite 600 • Washington, DC 20036 202-736-3257 • www.wirelessfoundation.org

National Crime Prevention Council 2001 Jefferson Davis Highway • Suite 901 • Arlington, VA 22202

202-466-6272 • www.ncpc.org

# YOUR FIRST TIME GETTING A CREDIT CARD



When you turn 18, a blizzard of credit card offers will come in the mail, especially if you're a college student. Getting and using a credit card can be relatively easy, but paying it back can be much more difficult. When you get a credit card, you are establishing a credit history that will follow you for years. It will determine the interest rate—how much you will be charged—for other loans on things like a car, a home, and yes, other credit cards.

You will more than likely be offered two kinds of credit cards: secured and unsecured. Unless you already have bad credit, avoid secured credit cards. Secured credit cards require a deposit against which charges are made and they frequently charge fees. They are useful only if you are trying to establish or reestablish good credit. Unsecured credit cards are far more common (and popular) and come with a variety of interest rates and fees. They require no deposit and frequently have generous spending limits.

Here are some of the important terms you'll need to be familiar with when you read the fine print on your first credit card application.

Annual Percentage Rate (APR): The cost of the credit on a yearly basis. Use this figure to compare competing credit card offers.

Fixed APR: The amount of interest won't vary. Variable APR: The interest rate will fluctuate

according to an index the credit card issuer describes in the application.

**Credit Line:** The amount of money you can use

**Grace Period:** This "free period" lets you avoid a finance charge if you pay your balance in full be fore the due date. It should always be your goal to pay the full amount within the grace period.

Universal Default: If you don't pay your other credit cards on time or otherwise demonstrate poor credit habits, the card may penalize you with a higher interest rate or other penalties.

**Delinquency Rate:** If you don't pay your bill on time, the credit card issuer may start charging you a higher interest rate.

**Annual Fee:** In addition to interest, some, but by no means the majority, of credit card issuers charge an annual fee that is billed once every 12 months.

# Tips for Safeguarding and Managing Your Credit Card

- When you use your credit card, keep an eye on it and make sure you get it back immediately. This will prevent it from being "skimmed" by a dishonest clerk with a scanner under the counter that can steal your data.
- Save all your receipts and compare them with the charges on your statement.
- If you're mailing in your payment, never write your account number on the outside of the envelope. And only write the last four digits of your account number in the memo section of your check.
- Never lend your credit card to anyone. You will be responsible for their charges.
- Always notify your card company of a change of address well in advance of your move.
- Keep a record of your account numbers, their expiration dates, and the phone number and



**CITA** The Wireless Foundation

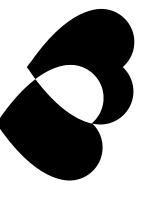
**The Wireless Foundation** 1400 16th Street, NW • Suite 600 • Washington, DC 20036 202-736-3257 • www.wirelessfoundation.org

202-466-6272 • www.ncpc.org

address of each company in a secure place in case of loss or theft.

- If your card is stolen, or if you suspect identity theft related to your card, report the issue to the credit card company immediately so it can block the card.
- Always notify the fraud department of your credit card issuer if you will be using your card outside your customary purchasing area, for example, if you are going on vacation. Otherwise, it may suspect that your card has been stolen and block your card.
- Always pay your bill on time. You can usually use an online pay option.
- Don't charge more than your limit; you will pay an over-limit fee or your card may be blocked.
- Make sure you have sufficient funds in your checking account to cover your monthly payment; if you don't, you will pay a fee for being late paying your credit card bill and another fee for having your check returned. In addition, you will damage your credit record.
- If you do not receive a new card or replacement card in the mail when you expect it, notify the credit card company immediately.
- Consider signing up with a company that will monitor your credit and electronic identity for a monthly fee.
- Check your credit reports periodically to make sure the information is accurate and that no one has used your credit card information to make purchases in your name. You are entitled to one free credit report per year from each of the three major credit bureaus—Experian, Equifax, and TransUnion. You can order your credit reports online at AnnualCreditReport.com, where you can also download a form to order your credit reports by mail, or you can call 877-322-8228 toll-free to order your credit reports by phone.

# **USING DATING SERVICES SAFELY**



More and more young adults are turning to dating services to escape the landmines of singles bars, blind dates, and being fixed up by friends and relatives.

# **Tips for Selecting a Dating Service**

There are many good dating services. Unfortunately, there are also disreputable ones eager to take advantage of those who may be vulnerable. The good ones are run like any other business and have reputations to protect. To make sure you are dealing with a legitimate business, and to make sure the money you invest in this service will be well spent, follow the tips below.

- Use dating services that friends and colleagues recommend.
- Check the service's reputation with the Better Business Bureau.
- Search the Web for any news articles about the service that may indicate whether customers have been satisfied with it or whether there have been complaints against it.
- Check for complaints against the service with your local government's licensing agency and consumer protection agency.
- Check for criminal complaints against the agency with your local or state law enforcement agency.

In addition, those looking for a dating service might want to consider whether the dating service

Prescreens its clients for sex offender status or criminal records that may indicate a history of violence or domestic abuse

- Verifies that the factual information about its clients that it will post or otherwise present to other clients is accurate
- Has a good record of successful matches

# **Staying Safe While Using a Dating Service**

- Use a disposable email account for contact purposes.
- Don't give out your home phone number or address.
- After you've emailed for a while and decide to talk on the telephone, be wary of someone who only wants you to call a cell phone number or a work number. That's a possible sign that there's a spouse or another friend in the picture.
- Block the telephone number if you don't want to hear from someone again or if you find the person undesirable for any reason.
- Always tell a friend or relative where you are going on a date, who you are going with, and when you expect to get back.
- Take your own transportation.
- Go to a public place, like a restaurant, on the first few dates, or arrange to go with another couple or a group of friends.
- Consider a lunchtime engagement for the first date.
- Never go home with a stranger on the first date or bring him or her back to your place
- Don't get intoxicated during your date.
- Listen to your gut. If some instinct warns you

of danger, end the date.

# **Romance Scams**

- I ff someone you've just started emailing with falls head over heels in love with you and seems too good to be true, it probably is.
- If the subject of money comes up early in the communications, be extremely cautious.
- If responses to your emails come back almost instantly, and don't appear to respond to or address the points in your emails, be suspicious.
- Once your relationship becomes advanced, be wary of
- Claims that the correspondent is a U.S. citizen stuck abroad
- Claims that the correspondent needs emergency financial help, perhaps to take care of a sick child or other relative
- Needs monetary help for a failing business plan that can be rescued with your help and make both of you rich
- Be alert if your flame says he or she needs money to buy a ticket to come to the United States to marry you.
- Is your sweetie impossibly beautiful or handsome? Be suspicious. Some of the con artists who perpetrate romance scams use the photos of professional models.

The Federal Trade Commission warns against sending money to anyone with whom you have an online relationship. If the subject of money comes up, especially early in the relationship, it's almost always a sign of trouble. Once the money is sent, it can never be recovered. It's better to be embarrassed than broke!

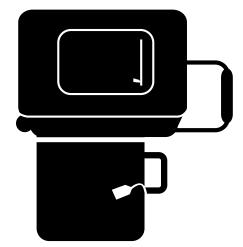


**CIIA** The Wireless Foundation

**The Wireless Foundation** 1400 16th Street, NW • Suite 600 • Washington, DC 20036 202-736-3257 • www.wirelessfoundation.org

202-466-6272 • www.ncpc.org

# **TRAVEL SAFETY**



Whether traveling on spring break, your first business trip, or your first vacation alone, here are some tips that may help you get the most out of your trip without undue worry.

# **Booking Online**

- Always book with a major travel site whose reputation you know or that has been recommended by classmates, friends, or colleagues. Don't be fooled by a disreputable site that may offer steeply discounted prices but not deliver the promised tickets or hotel reservations.
- If you are unfamiliar with the site, check its reputation with your state consumer protection agency or the Better Business Bureau.
- Always make sure you read the fine print and understand the cancellation terms and penalties.
- Before you enter your credit card information, look for the letters "https" in the Web address. These letters indicate that you are dealing with a secure site and that it's safe to enter your credit card number.

# **Personal Safety**

- Always make sure someone at home knows where you're going, when you're leaving, and when you're scheduled to return.
- Never carry large sums of cash with you. Plan on using your debit cards, credit cards, or travelers checks while you are traveling.
- Always call your debit card or credit card issuer before you travel and alert the fraud department of your travel plans. If you don't, you may find that your card is blocked when you go to use it. Fraud departments are alert to your customary purchase areas and may suspect your card has been stolen if you use it in a different area.
- Never flash money, jewelry, or other valuables.
- Keep jewelry and money in the room safe or hotel safe at your destination. Keep electronics and your camera in the room safe when you're not using them. Always keep them out of sight of the window or the open door.
- Never leave valuables in view when you expect the room to be serviced or otherwise visited by hotel personnel.
- Map out your route in advance when you leave the hotel.
- Try to find a "buddy" to share your excursion with you, especially at night.
- If you have to walk down a deserted street, walk down the middle of the street, not along the sidewalk.
- Don't get intoxicated.
- Don't go home with or back to a stranger's room, and don't invite a stranger or someone you just met to your room.
- Don't give out your room number to anyone.



**CTIA** The Wireless Foundation

**The Wireless Foundation** 1400 16th Street, NW • Suite 600 • Washington, DC 20036 202-736-3257 • www.wirelessfoundation.org

202-466-6272 • www.ncpc.org

- If hotel personnel give out your room number within earshot of other people, ask to have your room changed.
- Look through the peephole and see who is at the door before you open it. Or, call the hotel desk and ask if they have sent a staff member to your room.
- Leave the lights on and a radio or the TV on when you are not in the room to make it seem as if the room is occupied when you're not there.

# International Travel

- Sign up for the Smart Traveler Enrollment Program at the U.S. Department of State so it can assist you in case of an emergency. Go to https://travelregistration.state.gov.
- Guard your passport. Passport theft and fraud are growing problems as passports can be used in money laundering, narcotics trafficking, terrorism, and for illegal entry into the United States. Contact the nearest U.S. embassy or consular office if your passport is lost or stolen.
- Obey all local laws, especially as far as the use of drugs is concerned. As in the United States, ignorance of the law is no excuse. In many countries the burden of proof is on the accused, and few countries provide a jury trial or permit release on bail. Pre-trial detention can take place in sordid conditions, and physical intimidation sometimes takes place.

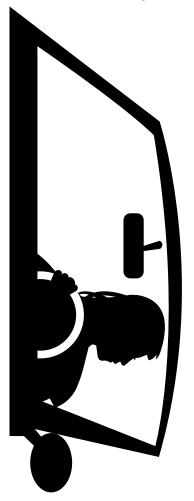
# **ARE YOU BEING DRIVEN TO DISTRACTION? HIGHWAY SAFETY FOR YOUNG ADULTS:**

Distracted driving is getting worse. Here are some ways to ensure that you keep your eyes on the road, your mind focused on driving, and your hands on the wheel.

According to the U.S. Department of Transportation, nearly 5,500 people died and half a million were injured in accidents involving a distracted driver in the United States in 2009. Road deaths are the leading cause of death for young people worldwide—including the United States, according to a survey by the American Automobile Association.

But the most revealing figures come from the National Highway Traffic Safety Administration and the Virginia Tech Transportation Institute: Eighty percent of automobile accidents and 65 percent of near-misses involve at least some form of driver distraction within three seconds of the crash or near-miss.

Distracted driving is nothing new. There are three types of distractions—anything that takes your eyes off the road (visual); mind off the road (cognitive); and hands off the steering wheel (manual).



Here are some tips to help you stay safe while driving and minimize the chances that you'll become distracted.

- Don't eat while driving. Fumbling around to open a bag or package of food is a distraction. So is diving for that French fry that fell on your lap. Your mind is on the food, not or the road.
- Don't fumble for something on the floor of the car.
- Don't reach for the glove compartment.
- Don't smoke.
- Don't let your pet run loose in the car
- Never let your pet sit in your lap while you're driving.
- Don't adjust the car's controls (air conditioning, seat, mirrors, etc.) while driving. Take care of them before you leave your parking spot.
- Don't fumble with a CD case or insert a CD while you're driving.
- Make sure your other passengers know you can't take part in their social conversations and ask them to keep them quiet and to a minimum.
- Don't talk on a cell phone or text.

- Never check your email.
- Have someone else navigate and read you directions from a map or use a GPS system. That's what modern technology is for. Don't ever read written directions while you are driving.
- Don't gawk at an accident, a car pulled over by law enforcement, construction work, or a highway billboard.
- Sorry, you're the driver. This isn't your day to sightsee—unless you want to pull over at the scenic overlook.
- Park and walk down the street to find a specific address. Don't drive down the street looking for it.

We've all seen it, but don't ever do it:

- Shave
- Put on makeup
- Comb or brush your hair
- Put on nail polish
- Read the newspaper
- Put in contact lenses or eye drops

NATIONAL CRIME PREVENTION COUNCIL

**CTIA** The Wireless Foundation

**The Wireless Foundation** 1400 16th Street, NW • Suite 600 • Washington, DC 20036 202-736-3257 • www.wirelessfoundation.org

National Crime Prevention Council 2001 Jefferson Davis Highway • Suite 901 • Arlington, VA 22202 202-466-6272 • www.ncpc.org

# **YOUR FIRST TIME GETTING A JOB**

You've graduated from school. Now it's time to put those skills to work on your first

professional assignment—finding a job.



It can be a tough world out there, especially if you're a recent high school or college graduate looking for your first full-time job. While your lack of work experience can sometimes put you at a disadvantage, you can often overcome that obstacle by demonstrating eagerness, initiative, and responsibility. You can put those same skills to work when you look for a job.

# What To Look for Before You Use an Online Job Site

Each job site is governed differently. To keep your information safe, you need to know before you use a site how your information will be used, tracked, and whether there is any charge.

- Look for the site's privacy policy, read it, and make sure you agree with it. The privacy policy is a legal document that explains how the personal data you enter will be used and distributed. If there is no privacy policy, don't use the site.
- Determine whether you have to register with the site before searching for job listings. Registration usually requires, at a minimum, providing your name and email address and other basic information. If you don't want to provide this information, don't register.
- Determine whether you can apply for a job without registering.
- Find out whether cookies are required to use the site. Accept only session cookies. Tracking cookies could haunt you for a long time.

To minimize the dangers of tracking cookies, see if you can use anonymizing services such as Anonymizer.com or Torproject.org to look for postings.

- Read all the way through to make sure you are clear about what charges there will be for using the site. For example, will you be required to pay for listings in advance, only when you have selected a listing, when you have obtained a job, or not at all?
- Since most job sites offer free listings, don't pay unless you have to.
- Never give out your credit card information until you have read all the fine print and agree with all the terms and conditions.

# **Posting Your Resume Online**

To protect yourself against identity theft and other improper uses of your personal data, give out only essential information on your resume.

- Don't list your date of birth, gender, race, or any other sensitive personal information on your resume.
- Never put your Social Security number on your resume.
- Don't use your full legal name and don't give out your middle initial. Your first and last name will do.
- Consider using a disposable email address when you submit your resume.
- Consider using a blind resume, one in which you include your name and a disposable email address, but not your home street address or other identifying information. If you want, use a post office box instead of a street address.

# Privacy

Once you submit a resume or other application information online, you have no control over what will happen to it once it is

downloaded. Therefore, be careful about the information you provide, what you say, and how you say it.

Protect your references. Remember that if and when you submit their information online, it could be available to a wider audience.

# Scams

- Beware of fake job ads that arrive by email. They often offer a terrific "career opportunity" but ask for your qualifications and personal information first so they can conduct a "background check." Don't get duped into providing personal information. These emails are often signs of identity theft scams.
- Email and Twitter accounts are often flooded with "employment" offers that often boil down to paying money to make money. These almost always involve frauds.
- The exact same tweet touting a lucrative employment scheme appears over and over again—but is signed by different Twitter users. According to the Better Business Bureau, the links in such tweets could lead you to install malware onto your computer.
- If it seems too good to be true, it probably is.

# Social Security Number

Your Social Security number is your single most important piece of identifying information. Never put it on your resume. Never give it out unless and until you have to. A potential employer may require it to check your credit or conduct a background check, but not until the final stages of the hiring process, when you will have had time to size up the employer and decide whether you want to work for it. However, note that state governments and the federal government usually require you to provide your Social Security number on initial applications.

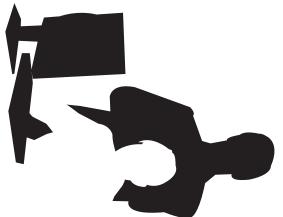


**CTIA** The Wireless Foundation

**The Wireless Foundation** 1400 16th Street, NW • Suite 600 • Washington, DC 20036 202-736-3257 • www.wirelessfoundation.org

National Crime Prevention Council 2001 Jefferson Davis Highway • Suite 901 • Arlington, VA 22202 202-466-6272 • www.ncpc.org

# WORKPLACE BULLYING AND HARASSMENT



According to some estimates, as many as 54 million American workers have been subject to workplace bullying. Moreover, an estimated 2 million acts of violence take place in the American workplace every year.

Workplace bullying is defined as unwanted and unwarranted behavior that a person finds offensive, intimidating, or humiliating and is repeated so as to have a detrimental effect upon a person's dignity, safety, and well-being. It isn't against the law. But if it has sexual, gender, religious, racial, or ethnic overtones, it may be harassment and that is often against the law. And if it results in any type of violence at all, both the perpetrator and the employer will face consequences.

Workplace bullying includes the following behavior:

- Excluding someone from the group
- Giving compose the cleant treatment
- Giving someone the silent treatment
- Belittling someone in public
- Using condescending or demeaning language

- Taunting someone
- Screaming at someone
- Sabotaging a person's contribution
   Talking about someone behind his or her
- back ■ Telling lies about the person
- Repeatedly interrupting someone when he or she is speaking
- Acting in a condescending manner
- Staring, dirty looks, or other negative eye contact
- Refusing to answer the person's phone calls or emails

If you are being bullied, take the following steps:

- Tell a friend or colleague that you trust what is going on. You need support.
- Keep a written journal with names, dates, and times of what is going on.
- If anyone else witnesses a bullying incident, ask the bully to repeat his or her comments or actions in front of the witness. He or she will frequently be embarrassed and back down.
- Don't react to the bullying behavior.
- Tell the bully to stop.
- Don't engage the bully in a debate about his or her behavior. You may end up getting blamed for a fight.
- Report the incidents to your supervisor or manager, to the bully's supervisor or manager, or to your human resources department.
- Avoid being alone with the bully for any reason at any time.
- Seek advice from your employee assistance



**CTIA** The Wireless Foundation

**The Wireless Foundation** 1400 16th Street, NW • Suite 600 • Washington, DC 20036 202-736-3257 • www.wirelessfoundation.org

202-466-6272 • www.ncpc.org

program or a mental health professional if the stress of dealing with the bully is taking too much of a toll on your professional performance and your personal life.

# Sexual Harassment

Sexual harassment occurs when one employee makes continued, unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature, to another employee, against his or her wishes.

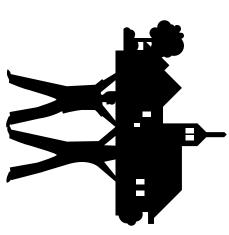
Under specific circumstances, forms of sexual harassment can include

- Promising you monetary incentives or promotion in exchange for romantic or sexual favors
- Touching you
- Making unwelcome or inappropriate remarks about your appearance
- Making remarks about your sexuality
- Using foul or sexual language
- Using obscenities
- Telling dirty jokes
- Displaying sexually graphic materials

Many perpetrators of sexual harassment are supervisors or managers who use the power of their position to control and intimidate their targets. And while women are the most frequent targets of harassment, men are not immune. Regardless of whether the harassment is against the law, the victim should first try to resolve the situation on his or her own. He or she should keep records, enlist witnesses, and report the problem to the perpetrator's supervisor and the human resources department if he or she was unable to reach a resolution.

# YOUR FIRST TIME PLANNING A COMMUNITY SERVICE PROJECT

Helping others is as an American tradition. Whatever your cause, here's how to carry out a successful project.



As a college student or newly independent young adult, you may believe that you have the skills to make a difference in your community. Many Americans, from all walks of life, all races, all ethnicities, all religions, and of all ages dedicate their time and efforts to helping others. According to the U.S. Bureau of Labor Statistics, 26.3 percent of Americans, or about 62.8 million people, volunteered their services in assistance to others at least once between September 2009 and September 2010.

# **Undertaking a Community Service Project**

Whatever your cause, you (and your friends, colleagues, neighbors, or partners) will need to follow certain steps.

- Survey the community and determine its needs.
- Define your goals
- Organize a governing body, if necessary, with clear lines of communication and authority.
- Design your project to address a real community need.
- Draw up a budget.
- Assess your team's talents and assign tasks.
- Determine what outside help you may need and enlist partners.

- Schedule activities.
- Carry out the project.
- Evaluate progress at key points and reschedule or redesign as necessary.
- At the conclusion, evaluate, quantify, and document the results of the project.
- Celebrate the project's success and recognize everyone's contributions.
- Hold a media event to generate support for the cause.
- Register your event on www.celebratesafecommunities.org.

# A Word to the Wise Is Sufficient

Volunteer leaders with experience organizing projects offer these additional tips for project organizers or team leaders.

- Allow plenty of time—more than you need—and build it into the schedule.
- Be realistic about the abilities and talents of volunteers. This can work both ways. A small group of skilled volunteers will sometimes be more effective than a large group with unproven skills.
- Establish continuous, open lines of communication with fellow volunteers, team members, agencies, and the community.
- Remain open to new ideas.
- Have the courage to let fellow group members make mistakes without trying to tell them what to do.
- Share leadership roles with other group members.

# **More Information**

Charting Success, National Crime Prevention Council, order by emailing ncpc@fulfills.org.

Planning a Successful Crime Prevention Project, Youth in Action, April 1998, No.01, Office of Juvenile Justice and Delinquency Prevention, Office of Justice Programs, U.S. Department of Justice, www.ojjdp.gov/pubs/youthbulletin/9804/ contents.html

Guide to Planning Your Community-based Project, The Quebec Learners' Network, http://www.qln. ca/PlanningYourProject.html

Everyone's Doing It: Planning a Successful Community Crime Prevention Project, National Crime Prevention Council, http://www.ncpc.org/resources/files/pdf/volunteering/everyone.pdf

# Worksheet

Project Planning Sheet, 4H Community Service, University of Illinois Extension, http://urbanext. illinois.edu/commservice/planning\_sheet.html

Project Planning Worksheets for Youth, Corporation for National and Community Service, http://www.presidentialserviceawards.gov/yes/ tools/Project%20Planning%20Worksheets%20 for%20Youth.pdf

# **Volunteer Opportunities**

Community Service Projects, EPA Teaching Center, www.epa.gov/teachers/community-svcprojects.htm

Do Something, www.dosomething.org

Families With Purpose, www.familieswithpurpose.com/familygiving.html

Volunteer Match, www.volunteermatch.org

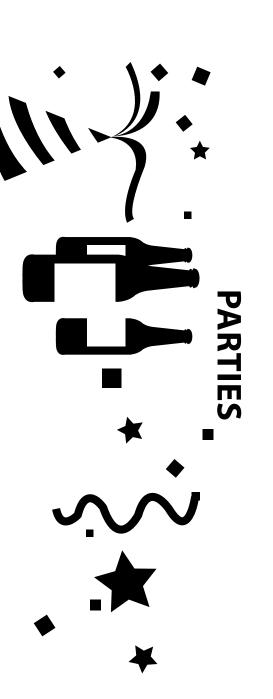
Volunteers for Peace, www.vfp.org



**CTIA** The Wireless Foundation

The Wireless Foundation 1400 16th Street, NW • Suite 600 • Washington, DC 20036 202-736-3257 • www.wirelessfoundation.org

202-466-6272 • www.ncpc.org



Parties are a way to celebrate a special occasion, meet new people, find that special someone, or blow off steam after a long week at work. It's hard to imagine that parties can have a downside. But, as with anything, it's better to be safe than sorry. Some practical tips for staying safe while having a good time follow.

# Have a great time, but . . .

- Always tell someone where you're going, with whom, and when you expect to return Plan how you're going to get home before you leave for the party.
- Take a charged cell phone with you.
- Go with a friend—the "buddy system" is always best.
- Stick with your friends.
- Don't wander off alone.
- Don't give out your phone number or business card.
- Don't share a lot of personal information with strangers.
- Keep an eye out for your friends and be prepared to help if they seem to need it.
- Plan to do something at the party besides drink, like dancing, socializing, or eating.
- Some people are "bad drunks." Get away if someone you're with is starting to behave in a threatening manner.

# Alcohol

- Eat something before you drink.
- Never leave your drink unattended. Someone could put something in it.
- Never let someone top off your drink unless you know what's in the bottle.
- Never drink from someone else's glass or bottle.
- Pace yourself. Getting drunk isn't as fun as it looks. Hangovers hurt. Getting sick is horrible. And people die of alcohol poisoning.
- Don't binge-drink or take part in drinking games like beer pong.
- If you're at an office party or happy hour after work, think what you may look like to your colleagues or your supervisor if you get drunk.

# Drugs

- Don't do drugs. Don't do drugs at a party.
- Drugs are illegal. Don't do drugs unless you want to risk being arrested.

# Sex

- Don't let anyone make you think that sex is the "normal" way to end the evening.
- Know your sexual limits, and make sure your date knows them. Be direct.
- Respect your partner's sexual limits
- Practice protected sex.

# Driving

Thirty-two percent of fatalities in U.S. car accidents — about 17,000 deaths a year — are the result of alcohol-impaired driving. These crashes occur four times more at night than during the day. And according to the National Highway Traffic Safety Administration, 38 percent of fatalities during the Christmas holidays and 41 percent over the New Year's holiday are caused by drunk driving. Also, 1.5 million people were arrested for drunk driving over the last decade. Don't drink if you intend to drive. Everyone needs to take a turn being the designated driver once in a while. Your friends will thank you!

Consider taking a taxi or public transportation to the party with a bunch of friends. It's a fun and relatively safe way to travel. And no one will have to worry about losing—or taking away the keys.

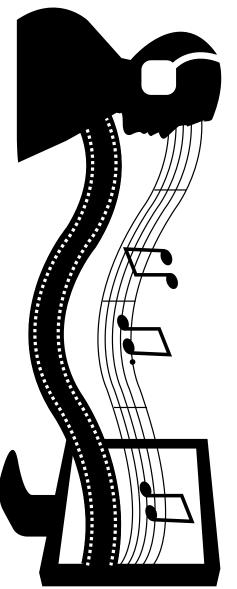


**CTIA** The Wireless Foundation

**The Wireless Foundation** 1400 16th Street, NW • Suite 600 • Washington, DC 20036 202-736-3257 • www.wirelessfoundation.org

202-466-6272 • www.ncpc.org

# **ILLEGAL DOWNLOADS**



You may be helping gangs or organized crime when you buy a counterfeit CD or DVD from a street vendor. The vendors are frequently supplied by gangs that purchase the products from overseas connections. The profits help fund their gang and drug activities. And that hurts all of us.

Technology has made downloading movies and music easy and convenient. Fifty-six percent of those in one recent study reported having watched a DVD on their personal computer in the last year, while 25 percent had watched a TV show. Sadly, only 20 percent of those who had downloaded movies had paid for them.

When music and movies are illegally counterfeited or downloaded, people lose jobs. It's as simple as that. Worse, illegally counterfeiting a movie or CD and selling it are all illegal. Under federal law, illegal downloaders can be fined as much as \$150,000 per music track. One woman was fined \$1.9 million for illegally downloading 24 songs. And four men who ran a site that illegally downloaded movies were each sentenced to a year in prison.

> The laws that are broken when music and movies are counterfeited and sold or downloaded involve copyright laws. Copyright infringement—the practice that is illegal—occurs when someone reproduces a work that is subject to copyright protection without the permission of the copyright owner or without paying for the work. This is also called intellectual property theft.

download or buy a counterfeit copy of a movie serious offense. But 78 percent thought that copyrighted movie from the Internet was a and \$20.5 billion each year. DVDs alone cost the U.S. economy 141,000 jobs families go hungry. The sales of counterfeit the street at 40 percent off. Layoffs occur and disks or when illegal copies are available on because copies are floating around for free on studios. Everyone gets hurt when sales decline caterers and the janitors on the set or in the or singers, but the sound technicians and the DVD or CD. That includes not just the actors ing everyone involved in the production of that with deep pockets. But the fact is, they're hurtmovie or record producer is a big company or CD they're not hurting anyone because the People seem to believe that when they illegally stealing a DVD from a store was a criminal act. people thought that illegally downloading a One study showed that only 40 percent of

# nal Crime Prevention Council

National Crime Prevention Council 1 2001 Jefferson Davis Highway • Suite 901 • Arlington, VA 22202 1 202-466-6272 • www.ncpc.org 2

**CIIA** The Wireless Foundation

**The Wireless Foundation** 1400 16th Street, NW • Suite 600 • Washington, DC 20036 202-736-3257 • www.wirelessfoundation.org

# Do It Legally

Here are some tips to follow to ensure that you keep your downloading safe and legal.

- Buy your music or movie directly from a legal website that has purchased the music and is reselling it properly.
- Buy music directly from the artist at a concert.
- Buy CDs and DVDs from a bricks-and-mortar store or order them from an online store whose name you recognize and trust.
- Don't burn CDs and DVDs for friends and relatives. Don't make copies to use as gifts.
- Delete all illegal file-sharing software from your computer.
- Delete any torrent-sharing software.
- Explore alternative websites, such as free Internet radio.
- Think of what could happen to you if you're caught.

# YOUR FIRST TIME BUYING INSURANCE

You've decided to buy an insurance policy. Here are some tips to make your purchase as easy and worry-free as possible.



If it seems at first that there's a type of insurance for every type of loss, there probably is. You need to think about what you really need insurance for, and how much insurance you need. Then some quick research on the Web will get you started.

# **Tips for Buying Insurance**

Regardless of the type of insurance you buy, follow the tips below.

- Guard your personal information.
- Never give out your Social Security number.
- It's OK to give out your age, but don't give out your date of birth.
- Don't give out your street address when asking for a quote; the insurer should ask for your city and state or zip code only.
- Never give out your phone number.
- Don't give out credit card information unless you are using it to purchase a policy and you initiated the contact.
- Make sure the company and any specific agent are licensed to do business in your state by contacting the state insurance commissioner.
- Contact both the state consumer fraud office and your local office for complaints against the company and the agent.

- Look for accreditation by the Better Business Bureau.
- Make sure you understand what you're buying, and how much it will cost, before you buy.
- Read all the fine print carefully.
- Make sure you understand all the provisions concerning cancellation, especially those involving late payments, and those concerning time limits on submitting claims.
- Always read a policy yourself, rather than allowing an agent to read it to you.
- Always save promotional material about ar insurance policy.
- Make sure you receive an original copy of the insurance policy within 60 days, not just a photocopy. This will protect your rights.

# **Renter's Insurance**

- Read up on home safety and install locks and burglar alarms. These can reduce your renter's insurance premiums.
- When searching for an apartment or home, consider such things as crime in the area, security of the building, existence of sprinklen systems, etc., as these may reduce your premiums.
- Note that communities with established security, like gated communities or communities with security personnel, may make the complex eligible for significantly lower insurance premiums.
- Your parents' homeowners' insurance provider many cover your apartment or provide a lower cost policy.

# NATIONAL CRIME PREVENTION COUNCIL

**CTIA** The Wireless Foundation

**The Wireless Foundation** 1400 16th Street, NW • Suite 600 • Washington, DC 20036 202-736-3257 • www.wirelessfoundation.org

National Crime Prevention Council 2001 Jefferson Davis Highway • Suite 901 • Arlington, VA 22202

202-466-6272 • www.ncpc.org

# Health Insurance

- Check to see whether the policy has a waiting period.
- Make sure the policy doesn't cover just one disease.
- Make sure the policy isn't just a discount for services by a single health care provider. This isn't insurance at all.
- Make sure there is a free-look clause with ten days to review the contract after you receive it. If you have second thoughts, you can cancel for a full refund within the ten days.

# Identity Theft Insurance

- This insurance is often available from your renter's insurance or auto insurance provider at a substantial discount if you already have another insurance policy with that insurer. It may also be offered by a credit card issuer. There are also companies, like LifeLock that offer protection for a monthly fee.
- Beware of any company that solicits your identity theft insurance business by email. It probably isn't legitimate and may be engaged in a phishing scam.
- Check with your consumer protection agency for complaints.
- Make sure you understand the coverage and limits.

# For More Information

Insurance Information Institute, http://www.iii. org/insurance\_topics

American Council of Life Insurers, http://www.

acli.com/Consumers/Pages/Default.aspx National Association of Insurance Commission-

National Association of Insurance Commissioners, http://www.naic.org/index\_consumer.htm ISO, Information about Property and Casualty

ISO, Information about Property and Casualty Insurance, http://www.iso.com/About-ISO/ISO-Services-for-Property-Casualty-Insurance/What-Is-Property/Casualty-Insurance.html

# RESOURCES

We're the center of excellence for crime prevention. We've got the resources you need.

This is an exciting time in the field of crime prevention. Crime prevention is being recognized across the country by state and local governments, school boards, and corporations and business groups—like CTIA-The Wireless Foundation—that recognize that the most ethical and cost-effective path to keeping our citizens and communities safe is by preventing crime before it happens.

## NATIONAL CRIME PREVENTION ASSOCIATION (NCPA)

The NCPA is NCPC's individual membership association for crime prevention practitioners. It offers training, resources, conference opportunities, information sharing, and other benefits. It also offers national certification for expert crime prevention practitioners.

## CRIME PREVENTION COALITION OF AMERICA (CPCA)

The CPCA is a nonpartisan group of more than 400 national, community, state, and federal organizations united to promote citizen action to prevent crime.

# **CIRCLE OF RESPECT**

The Circle of Respect seeks to promote respect as a way to manage conflict and prevent criminal behavior. It includes the Circle of Respect Book Club, which features noted authors in live discussions and online podcasts, and many other resources.

## **BESMARTWIRELESS.COM**

The "Be Smart. Be Fair. Be Safe: Responsible Wireless Use" initiative equips parents and teachers with tools to teach kids about responsible mobile device use. The website includes tips for parents, lesson plans for educators, and a toolkit with links to parental controls, content filters, and other resources available from your wireless carrier.

# **NATIONAL CAMPAIGNS**

## Cyberbullying

NCPC offers a multimedia campaign aimed at keeping kids safe from bullying over the Internet and with wireless devices.

## **Bullying Prevention**

Bullying is a serious problem. NCPC has years of experience in helping kids, parents, teachers, and others deal with it.

## Internet Safety

This campaign is intended to teach children how to stay safe while exploring all the digital potential of modern computer technology.

## **Identity Theft**

NCPC is giving people the information they need to keep their personal information secure. A PDF of NCPC's popular identity theft publication is available at NCPC's website, www.ncpc.org.

## **Senior Fraud**

Through a publication and support to local crime prevention, NCPC is teaching senior citizens that "It's not rude—it's shrewd" when it comes to saying "no" to suspected fraudsters.

## **Rapid Response**

Ten rapid response public service announcements are available for radio. They are intended to provide rapid prevention information when a community is being hit by a particular type of crime.

The National Crime Prevention Council offers a huge array of resources and programs for the crime prevention practitioner and citizen alike. Detailed information on the partial list of campaigns, activities, programs, and resources below is available at NCPC's website, www.ncpc.org. NCPC also presents a newly designed website for children, www.mcgruff.org, which features games, puzzles, cartoons, and stories with crime prevention themes for children.

# **PROGRAMS**

NCPC conducts ongoing work on everything from school safety and workplace safety to preventing violent crime and promoting personal safety. Other topics of concern include ex-offender reentry, hate crimes, crime prevention through environmental design, and Halloween safety. NCPC carries out work in many other areas. Please go to www.ncpc.org to view the complete range of NCPC's work.

# **TRAINING**

NCPC offers training on a wide range of crime prevention topics. A current offering is Crime Prevention Through Environmental Design: Abandoned Properties and Foreclosed Homes. NCPC's training team also offers numerous webinars on Crime Prevention Basics; Crime Prevention Trends; Preventing Gang Violence in Your Community; School Safety; Children and Youth Programs: Educating Youth, Empowering Communities; and Overview of Bullying and Cyberbullying. NCPC's training is available on a fee-for-service basis and can be custom-tailored to meet the needs of local sites and conditions. Information is available at www.ncpc.org.

# **NEWSROOM**

NCPC's communications team offers an online Newsroom with a vast array of resources that can be used when working with local print, cable, and broadcast news outlets. Go to www.ncpc.org.

## **IMPORTANT WEBSITES**

### **Consumer Protection Organizations**

Consumer Action Website Federal Citizen Information Center www.consumeraction.gov/state.shtml

Consumers Union www.consumersunion.org

Federal Trade Commission Consumer Information www.ftc.gov/bcp/consumer.shtm

National Association of Consumer Advocates

**Cyberbullying and Cyber Education** 

CTIA-The Wireless Association www.ctia.org

CTIA-The Wireless Foundation www.wirelessfoundation.org

CyberAngels Internet Safety Program www.cyberangels.org

I-SAFE www.isafe.org

GetNetWise www.getnetwise.org

NCPC's Website for Children www.mcgruff.org

NCPC's Campaign Against Cyberbullying www.ncpc.org/topics/cyberbullying

NCPC's Circle of Respect www.circleofrespect.org

U.S. Department of Health and Human Services in partnership with the Department of Education and Department of Justice www.stopbullying.gov U.S. Department of Justice Wired Safety for Kids www.justice.gov/criminal/cybercrime/rules/ kidinternet.htm

Stomp Out Bullying www.stompoutbullying.org

Wired Safety www.wiredsafety.org

## Intellectual Property Theft/Copyright Theft

Federal Bureau of Investigation Intellectual Property Theft section www.fbi.gov/about-us/investigate/cyber/ ipr/ipr

U.S. Copyright Office www.copyright.gov

U.S. Department of Justice Computer Crime and Intellectual Property Section www.cybercrime.gov/

U.S. Department of Justice Cyberethics www.justice.gov./criminal/cybercrime/cyberethics.htm

World Intellectual Property Organization www.wipo.int/portal/index.html.en

## Internet Safety

Federal Trade Commission Bureau of Consumer Protection Identity Theft www.ftc.gov/bcp/edu/microsites/idtheft

Internet Crime Complaint Center Federal Bureau of Investigation/National White Collar Crime Center www.ic3.gov/default.aspx

LifeLock www.lifelock.com

National White Collar Crime Center www.nw3c.org

U.S. Securities and Exchange Commission Internet Fraud www.sec.gov/investor/pubs/cyberfraud.htm

### **National Crime Prevention Council**

Celebrate Safe Communities www.ncpc.org/programs/celebrate-safecommunities/

Circle of Respect www.circleofrespect.org

NCPC's Main Website www.ncpc.org

NCPC's Website for Children www.mcgruff.org

Sexual Harassment and Violence

National Center for Victims of Crime www.ncvc.org

National Violence Against Women Prevention Research Center www.musc.edu/vawprevention

Rape, Abuse, and Sexual Incest National Network (RAINN) www.rainn.org

WHOA (Working To Halt Online Abuse) www.haltabuse.org

U.S. Department of Justice

Office of Justice Programs www.ojp.usdoj.gov

Bureau of Justice Assistance www.ojp.usdoj.gov/BJA

Bureau of Justice Statistics http://bjs.ojp.usdoj.gov

National Institute of Justice www.ojp.usdoj.gov/nij Office for Victims of Crime www.ojp.usdoj.gov/ovc

Office of Juvenile Justice and Delinquency Prevention www.ojjdp.ncjrs.org

Sex Offender Sentencing, Monitoring, Apprehending, Registering, and Tracking Office (SMART) www.ojp.usdoj.gov/smart

Office on Violence Against Women www.ovw.usdoj.gov

**Other Organizations** 

CTIA – The Wireless Association www.ctia.org

CTIA – The Wireless Foundation www.ctia.wirelessfoundation.org

International Association of Chiefs of Police www.theiacp.org

National Sheriffs' Association



The National Crime Prevention Council (NCPC) is a private, nonprofit tax-exempt 501(c)(3) organization whose primary mission is to be the nation's leader in helping people keep themselves, their families, and their com-

munities safe from crime. NCPC's strategic plan is centered on four goals: protect children and youth; partner with government and law enforcement to prevent crime; promote crime prevention and personal safety basics; and respond to emerging crime trends. NCPC offers training, technical assistance, and a national focus for crime prevention, and acts as secretariat for the Crime Prevention Coalition of America—more than 400 national, federal, state, and local organizations representing thousands of constituents who are committed to preventing crime. It also operates demonstration programs and takes a leadership role in comprehensive community crime prevention strategies and youth crime prevention. NCPC manages the nationally recognized McGruff<sup>®</sup> "Take A Bite Out Of Crime<sup>®</sup>" public service advertising campaign.

# **CTIA** The Wireless Foundation

This publication was made possible through a grant from the

Wireless Foundation. Founded by the members of CTIA–The Wireless Association in 1991, The Wireless Foundation offers programs that harness the power of wireless technology to benefit American communities. The Foundation's mission includes making parents aware of the tools available from their wireless carriers that can help keep their children's mobile experience safe, as well as helping kids understand the importance of responsible wireless use. For more information, go to www.wirelessfoundation.org.

### **Acknowledgements**

Principal Writer: Martin King Design: Media Plus Design

Copyright © 2011 National Crime Prevention Council except where noted.

All rights reserved, except that this calendar and the accompanying materials may be reproduced in whole or in part with proper attribution as long as the reproductions are for nonprofit use and not for sale or resale.

Printed in the United States of America, September 2011.



2001 Jefferson Davis Highway • Suite 901 Arlington, VA 22202 202-466-6272 www.ncpc.org

**CTIA** The Wireless Foundation

1400 16th Street, NW • Suite 600 Washington, DC 20036 202-736-3257 www.wirelessfoundation.org