Winter 2021

Issue 03



Newsletter



Inside this Issue

THIS YEAR'S HOT TOPIC: SCAMS

With no end in sight, let's talk about why so many people fall for these ploys.

pg. 02

SENIOR COMMUNITY NEWS

Financial exploitation of seniors is more common than realized. Learn how to protect your assets. pg. 04

ANNOUNCEMENTS & UPDATES

See what our department has been up to these past few months.

pg. 06

WELCOMING A NEW YEAR

The coming of a new year can signify a time to initiate advancements that help us grow in many ways. The Gurnee Police Department is no exception. In the past several months, the department has enhanced its workforce by welcoming two new dispatchers to the communications center, Jacqueline Buzun, and Jaime Fischer. Their training will equip them with the resources



necessary to provide residents and businesses of Gurnee an effective response in what can sometimes be considered a stressful situation. In addition, the department welcomes four new police officers who graduated from the Police Academy on December 17, 2021. Join us in welcoming Karla Osorio, Christian Travis, Zach Tuszynski, and former Gurnee CSO Armando Martinez while they train with their Field Training Officers these next several months. We are excited to welcome these new members as we continually grow our resources.

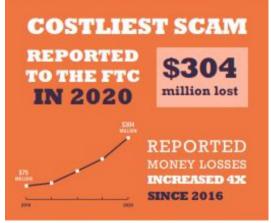


2021 CRIME TRENDS

There is a reason we continue to talk about scams. Reports indicate that 56% of Americans have experienced fraud in the past 24 months. That is higher than the global average of 47%. The advancement of technology allows scams to conform to all forms of media, including postal mail, email, social media apps, text messaging, and phone calls. All of these scams share common goals, obtaining your money and your personal identifying information. Sadly, clever tactics from scammers cause many people within our community to become victims each year. Why do so many people fall for these scams?

It is naïve to think only gullible individuals become victims. Psychologists have studied the human response to scams and why anyone, including you, is likely to be a victim. Our vulnerability to scams is the main factor. Thinking to yourself, "it will never happen to me" is a term we have probably said at some time or another, but the reality is, thinking this way makes us more vulnerable. Failure to anticipate when a scammer is targeting you allows you to misinterpret their communications as friendly, helpful, and sincere. You begin to trust the information they provide, follow through instructions. with their Unfortunately, many realize too late that they have been scammed. We often see this with romance scams, charity scams, or free trial scams. The panel on the right talks about romance scams and how costly they can be.











FederalTrade Commission:

ReportFraud.ftc.gov



Another tactic often used by cyber-criminals includes intimidation or bullying. The high-pressured sales pitch creates stress for the victim, often causing their rational mind to fall asleep. As an alternative, your mind turns to a state of shock and responds according to the demands of the caller, emailer, or direct message. The victim is usually completely unaware of what is unfolding until it is too late. A family emergency, an unpaid debt of a deceased family member, or claims you have a warrant, are tactics often used during high-pressured scams.

HOW TO AVOID SCAMS

Block unwanted calls and text messages

Scammers can use the internet to make calls from all over the world. Regardless of whether you have registered with the National Do Not Call Registry, call blocking can be your best defense against unwanted calls. Check out these quick videos from FTC.gov about how to block calls on your cell phone and home phone.

https://vimeo.com/352601996 https://vimeo.com/352602480



RESIST PRESSURE

Legitimate businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.

Don't give your personal information in response to a request you didn't expect

Legitimate organizations will not call, email or text to ask for your personal information, like your Social Security, bank account, or credit card numbers.

If you get an email or text message from a company you do business with and you think it is real, it is still best not to click on any links.

Instead, contact them using a website you know is trustworthy. Or look up their phone number. Do not call a number they gave you or the number from your caller ID.

KNOW HOW SCAMMERS TELL YOU TO PAY

Never pay someone who insists you pay with a gift card or by using a money transfer service. And never deposit a check and send money back to someone.





Understanding Financial Exploitation

Financial exploitation can happen to anyone; however, the National Center on Elder Abuse reports that 1 in 10 seniors age 60 or older has experienced this type of abuse. Under many circumstances, we may not realize exploitation is a form of abuse, and it can often go unreported. What exactly is financial exploitation, and how can we recognize it?

As we get older, we tend to enlist others, such as our children, grandchildren, friends, or caregivers, to help us with our affairs. Even those we trust the most can abuse their powers.

Financial exploitation and abuse occur when someone misuses or takes your assets for their benefit. The exploitation and abuse are often done without the knowledge of the elder adult, and it can lead them into financial hardship.

Financial exploitation is harder to detect than other crimes simply because the warning signs are not always obvious. Common red flags that indicate potential financial fraud against seniors may include:

- Sudden changes in bank accounts or banking practices
- · Unusual use of credit cards
- Telephone or other utilities being turned off
- Unpaid bills notices despite sufficient income
- Unauthorized ATM withdrawals
- Checks made out to "Cash"
- Turning finances over to others without consent
- Unexplained changes to wills or other financial documents
- The disappearance of cash or financial statements

Preventing financial exploitation before it begins is your safest strategy to avoid abuse. Identify the people who have your best interest at heart and have conversations early about your plans for the future. Talk about how you wish to manage your money and property if you are unable to do so yourself. Establish legal documents that outline a power of attorney or a trust.

In the meantime, take steps to effectively manage your finances. For instance, set up automatic bill pay or direct deposit to avoid the misuse of funds and make payments on time.

Review your financial statements often and speak to someone about unauthorized expenses or withdrawals. Keep tabs on your credit by applying for your credit report several times a year. (see below)

As a family member of an elder adult, do not isolate them. Stay in touch and have conversations about what is occurring daily or weekly. If you live far away, have family members, friends, or neighbors check in on your relatives. As a community, we must work together to look after each other.

Did you know?

There are three nationwide credit reporting companies, Equifax, Experian, and TransUnion. Each company allows you to request one free credit report from their company each year.

Set your alarm!

Set reminders throughout the year. For example, call Equifax in January, Experian in May, and TransUnion in September to check your credit report for free throughout the year.



ANNOUNCEMENTS















The Gurnee Police Department has partnered with the Lake County Sheriff's Office along with the Libertyville, Lake Forest, Lincolnshire, Mundelein, and Vernon Hills Police Departments to better respond to mental health calls.

These partner agencies are working to expand the Crisis Outreach and Support Team (COaST) already in place at the sheriff's office. This new expansion of COaST will feature a social worker, clinician, or peer specialist who will be partnered with a sheriff's deputy or police officer from these partner agencies. The teams will respond to mental-health calls in areas normally patrolled by the sheriff's office and in Gurnee, Lake Forest, Libertyville, Lincolnshire, Mundelein, and Vernon Hills. When not on the scene of a call in one of these areas, the teams will conduct follow-up with those who had a previous law-enforcement encounter, where the police officer believes mental health was a factor of the interaction.

The responding teams will have an array of options when interacting with an individual who is in a mental crisis. These may include, being a bridge to connect the individual with future professional assistance, providing the person with a ride to the Independence Center Living Room Wellness Center, or providing a ride to a hospital if the situation necessitates immediate professional care.

All of the police officers, deputies, and mental health workers participating in this program will go through advanced training in mid-January. The initiative will be fully operational on January 31, 2022.



The Valentine's Day card collection for seniors is back for another year! Last year, we were able to hand out over 3,000 Valentine's Day cards to over 600 senior residents in Gurnee. With your help, we hope to do it again this year.

Join us by creating or giving a traditional Valentine's Day card to some of our local seniors. Drop off boxes will be available in the Gurnee Police Department lobby in January. Follow us on Facebook or check your NextDoor account for additional announcements in the coming weeks.

We look forward to even bigger and better things

in the New Year!













We are grateful for the opportunity to have met with our residents at several local events throughout the community. Thank you for the continued support, and we look forward to seeing you at our upcoming events in 2022!

Gurnee Police Community Events (August-December)

- Coffee for Champions fundraiser
- 9/11 Remembrance ceremony at Mission BBQ
- Veteran's Day ceremonies at local senior centers
- Annual coat drive for Midwest Veteran's Closet
- Santa arrival parade at Gurnee Mills
- Provided gifts for our local Salvation Army Angel Tree
- Shop with a Cop at Gurnee Mills

HAVE QUESTIONS?

We love hearing from our residents! You can contact the Crime Prevention Office at any time with any questions or concerns.

Neighborhood Watch Program

The COVID-19 pandemic brought many challenges, but the Gurnee Police Department Crime Prevention Unit remains dedicated to serving the community and providing useful resources. Although we will not have scheduled Neighborhood Watch sessions in spring, we are available to conduct Neighborhood Watch group meetings in-person or virtually over Zoom, based on the preference of your Neighborhood Watch group and personal safety concerns. If you, your neighborhood, or Gurnee business are interested in having a meeting, contact the Crime Prevention Office for details.







Emergency Alerts - Connect CTY

https://11297163.bbcportal.com/



Link through NextDoor

<u>nextdoor.com/agency-</u> <u>detail/il/gurnee/village-of-gurnee/</u>



Follow us on Facebook

facebook.com/gurneepd



Join us on Neighbors Available for free in the App Store: Neighbors by Ring

CONTACT US

Detective Shawn Gaylor
Crime Prevention Detective

Office: 847-599-7124

Email: sgaylor@police.gurnee.il.us

EMERGENCY NUMBER: 9-1-1

Non-Emergency Number: 847–599–7000 Press "0" to speak with a dispatcher

Going out of town this winter?

If you will be away from home for a period of (3) days up to (3) weeks, you can request a Vacation House Watch from the police department. The form is available on the Village of Gurnee website at www.gurnee.il.us (Search "Vacation House Watch Form") or click here.