

# Rock Island Police Department

## Newsletter



# November/December 2014

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This month's article was submitted by  
ESO Officer Christopher Sloan.

### PROJECT LIFESAVER



"Project Lifesaver International helps provide rapid response to save lives and reduce potential for serious injury for adults and children who wander due to Alzheimer's, autism, Down syndrome, dementia and other related cognitive conditions." – [www.projectlifesaver.org](http://www.projectlifesaver.org)

"Citizens enrolled in Project Lifesaver wear a small personal transmitter around the wrist or ankle that emits an individualized tracking signal. If an enrolled client goes missing, the caregiver notifies their local Project Lifesaver agency, and a trained emergency team responds to the wanderer's area. Most who wander are found within a few miles from home, and search times have been reduced from hours and days to minutes. Recovery times for PLI clients average 30 minutes — 95% less time than standard operations." [www.projectlifesaver.org](http://www.projectlifesaver.org)

The Rock Island County Sheriff's Department runs the Project Lifesaver program in this area. Membership is open to all citizens of Rock Island County. The program is funded by the Pilot Club of Moline. Please contact the Rock Island County Sheriff's Department or Officer Christopher Sloan at the Rock Island Police Department if interested in membership or further information.

### How to avoid long-term care insurance scams

As long-term care insurance rates catapult and policy benefits plunge, many aging Americans who thought they had good coverage are discovering just the opposite.

On top of that, some consumers are losing thousands of dollars each year to fraud.

In many cases, not only were many sold worthless policies, but they were also the targets of what's known in the industry as "churning."

Churning is when a client is influenced into canceling a perfectly good policy for what's represented as a better one.

"Then the expensive replacement policy is little better than your original one." That means victims forfeit years of premiums, sometimes exposing themselves to a claims denial for pre-existing conditions. Other times, it can mean throwing a good policy away for one that's not only inferior, but may pay out nothing at all.

### Examples of long-term insurance scams

- Lie that a policy will cover all of the consumer's needs.
- Use pitches to frighten consumers into purchasing a policy. For example, they might say it will help prevent them from becoming a financial burden to their families.
- Sell expensive policies to people the agents know can't afford the high premiums.
- Sell multiple expensive and overlapping policies when only one is needed.

**Here are some quick tips on finding a good agent:**

- Interview at least three agents.
- Ask yourself if they can clearly and thoroughly walk you through the lingo and intended policies.
- Don't put up with impatient or pushy agents.
- Check the agent's experience in the long-term care field.

**Be aware of door to door salesman in your neighborhood.**

It is very common for salesman to walk in neighborhoods going to door to door looking for sales. This form of sales is required to have a merchant transient license that is purchased in the City of Rock Island City Hall. These salesmen have been known to target the elderly during their travels. Some of these salesmen can be very pushy and use "bully" techniques to make their way into a residence. Once inside the salesman can be very persuasive and deceiving to make a sale. Here are some tips on how to react to the salesman if their services are not wanted.

- Do not open your door at any point of the conversation.
- Be stern and inform the salesman that you are not interested. This can require shutting the door while the salesman is still talking.
- If all else fails dial 911 and request the police remove the subject from your property.

**Elder Abuse Prevention: Home Repair Fraud**

Seniors, especially those who live alone, are prime targets for home repair rip-offs. Some so-called repair contractors, particularly those who operate from door-to-door, may charge prices that are unfair and unreasonable. Some con artists propose offers

that sound too good to be true, but they use inferior materials or they don't do the job at all.

In some cases, con artists pose as inspectors, city officials or police and use scare tactics to force you to have unnecessary repairs made on your furnace, chimney, water heater or the electrical wiring in your home. Fraudulent operators may even damage these and other areas of your home, and then they try to sell you repairs. Some phony repairmen might also pretend they are inspecting an area inside of your home, when actually they are busy robbing you of cash or other valuables.

If you or a family member thinks you have been defrauded by a contractor, call the Attorney General's office. While this office will not be able to represent you directly, it is possible in some circumstances that a settlement can be negotiated or restitution obtained. The Attorney General's office will also be in a position to protect other Illinois citizens who may be targets of the dishonest contractor.

**If you have any questions, please contact Elderly Services Officer Christopher Sloan at 732-2627.**



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