In the course of the day you may write a check at the drugstore, charge tickets to a concert, or apply for a credit card. Chances are you don’t give these everyday transactions a second thought. But others may. They may be trying to steal your identity.

SHOPPING SAFELY ONLINE

You just found the perfect antique lamp at an online auction site. You send off the check to the seller, but never receive the merchandise. Your mother has decided to begin purchasing her medicine online. Is it safe to do so?

The Internet is an exciting tool that puts a vast amount of information at your fingertips. With the click of a mouse you can buy the latest bestseller, make travel arrangements, rent a video, or purchase a gift for a friend.

Convenience, good deals, and choices are all good things that the Internet offers. But before you use it, be cybersmart and make your online experience a safe one.

❖ **Shop with companies you know.** Anyone can set up an online shop under almost any name. If you are not familiar with a merchant, ask for a paper catalog to get a better idea of their merchandise and services. Also be sure to determine a company’s return and refund policies before making your purchase.

❖ **Keep your password private.** Never give your password to anyone. Avoid using a birthday or a portion of your Social Security number. If possible, use a combination of letters and numbers.

❖ **Use a secure browser.** This is the software you use to navigate the Internet. Your browser should comply with all industry security standards. These standards encrypt or scramble purchase information you send over the Internet. Most computers have a browser installed. Some browsers may be downloaded from the Internet free of charge.

❖ **Pay by credit card.** If you pay by credit card, your transaction will be protected by the Fair Credit Billing Act. Under this law, you have the right to dispute charges under certain circumstances and temporarily withhold payment while the creditor investigates them.

❖ **Keep personal information private.** Do not give out your Social Security number, e-mail address, telephone number, or address unless you know who is collecting the information, why they’re collecting it, and how they’ll use it.

❖ **Save all transaction information,** including e-mails and records of any phone conversations.
This holiday season, don’t let the spirit of giving lull you into giving burglars, muggers, nor pickpockets a chance to do their dirty work. Criminals love the holidays as much as everyone else, chiefly because it’s a perfect opportunity to commit a crime. Keep these tips in mind for a safe and happy holiday season.

**HOLIDAY SAFETY**

**TIPS FOR A SAFE AND HAPPY HOLIDAY SEASON**

**If You’re Traveling . . .**
- Set an automatic timer for your lights.
- Ask your neighbor to watch your home, shovel the walks, pick up newspapers, collect mail, and park in the driveway from time to time.
- Be sure to hide any gifts that may be left in the house while you’re gone.

**If You’re Out for the Evening . . .**
- Turn on lights and a radio or the TV so that it appears that someone is home.
- Lock all doors and windows while you’re out, even if you’ll be gone for just a few minutes.
- Do not place packages or gifts near windows or in other high-visibility sites.

**If You’re Shopping . . .**
- Don’t let your guard down just because you are rushing.
- Stay alert and be aware of everything around you at all times.
- Park in well-lighted spaces and as close to the store as possible, lock your car doors, and hide packages in the trunk or under the seats.
- Do not carry large amounts of cash; pay with a check or credit card if possible.
- Make sure that you do not carry all your packages at the same time.
- Carry your purse close to your body, not dangling by the straps. Put a wallet in an inside coat or front pants pocket.
- If you take your children shopping, teach them to go to a police officer or a store security guard if they get separated or get lost.

**If a Stranger Comes to the Door . . .**
- Stay alert to suspicious-looking couriers delivering packages to you or your neighbors.
- Many con artists take advantage of holiday generosity by going door-to-door. Ask for identification and get specifics to how and where the donations will be spent/used.
- If you feel uncomfortable, just say “no thank you” and shut the door.

**If You’re at Home . . .**
- Turn on outside lights to deter burglars.
- Report any suspicious behavior to the police or local community watch groups.
- Make sure your homeowners (or renters) insurance is up-to-date and everything is inventoried properly.