



# Police Beat

## SCPD Crime Prevention Newsletter

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# Car burglaries are preventable

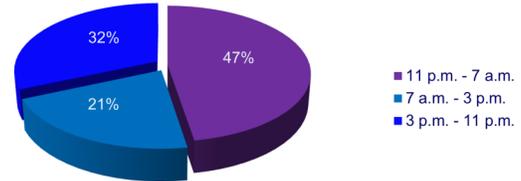
**A** quick look at the past year of crime statistics in St. Charles shows a continuing trend. The vast majority of burglaries from motor vehicles that occur in the city can be prevented. How? Lock your vehicle doors, no matter where you leave your vehicle or for how long. That's it! Of course, keeping valuables out of plain sight (ideally, not left in the vehicle at all) helps to reduce victimization, too. However, the information gleaned from reports shows that simply locking the doors is all the deterrent a burglar needs to move along.

Burglars, whether they're of the vehicle, residential or commercial variety, don't want to be seen or heard. Their goal is to get in and out as quickly as possible with as many of your valuables as possible. That makes unlocked vehicles the easiest target, and simply because your car may be parked in your driveway does not mean it's not a target, to which many residents can attest.

Between January and March of 2015, 92 percent of vehicle burglaries occurred either on a residential street



**BURGLARY FROM MOTOR VEHICLE BY TIME**  
1<sup>st</sup> Quarter 2015



or in a residential driveway.

***The means of entry in every single burglary from motor vehicle report during the first quarter was through unlocked doors.***

In this rare instance, truly 100 percent of this particular crime was 100 percent preventable.

As you can see in the table above, the majority of vehicle burglaries occur during the overnight hours. Midnight-shift officers on several occasions, including during the first quarter of this year, have caught offenders in the act of committing this crime in neighborhoods. Offenders simply walk up and down residential streets and pull on car doors until an unlocked door is found. They then ransack the vehicle and look for anything with a high resale value, (typically electronics like laptops, tablets and GPS units) and cash.

It's also noteworthy that quite frequently, either the victim or an area resident will hear noises during these crimes, or their dogs will start to bark, but will brush it off, perhaps thinking an in-progress crime is the last thing happening. Do not ever hesitate to call 911 if you see or hear something that is out of the ordinary. Trust your instincts. They're usually correct, and they could help catch an offender!

# That perfect getaway might be a scam

By Aditi Jhaveri  
FTC Consumer Education Specialist

With winter over, are you itching to get out of town? As you search for your perfect getaway, you might come across good-looking vacation rental deals that seem amazing. Unfortunately, some “steals” are posted by scammers trying to steal your money. They’ll leave you with a vacation to nowhere.

Scammers have plenty of tricks up their sleeves. They create fake web sites that look legitimate, using names and logos of real hotels. They post gorgeous photos of homes and condos — real and fake — on property sharing sites. And they know they’ll get your attention with super low rental prices.

They might ask you to wire money to hold the rental — either a deposit or the full amount. But when you show up for your vacation, suitcases in hand, there’s a problem. Sometimes the rental property doesn’t exist. In other scams, the place you thought you booked wasn’t actually available. Either way, your money is gone, along with the hopes of a stress-free vacation.

Here are some tips to help you avoid a vacation rental scam:

- **Search online for the owner and listing with words like *review, scam, or complaint*.** You may find comments from others who have identified this listing as a rip-off. Another clue it may be a scam? If you find the same ad listed under a different name or with different contact information.
- **Check that the address of the property really exists.** And get a copy of the contract before you send any deposit money. If the property is located in a resort, call the front desk and confirm specific details about the location and the contract.



- **Consider using a credit card to book your rental.** If there are any problems, you’ll get better protections that way. But whatever you do, don’t be pressured into wiring money. If a property owner requires payment via MoneyGram, Western Union or Green Dot cards, chances are, it’s a scam.

Do you think you sent money to someone for a fake vacation rental? Report it at [ftc.gov/complaint](https://ftc.gov/complaint). If you paid by credit card, get in touch with that company as soon as you can. And contact the fraud department of the website where you found the posting. You might not get your money back, but you can help others by getting the post removed. Check out tips to avoid other travel scams at [ftc.gov/travelscams](https://ftc.gov/travelscams), and have a fun and scam-free vacation this summer!

## Police department parking lot provides a spot for internet exchanges

The St. Charles Police Department has made its parking lot a convenient place for residents to complete internet exchanges, like those typically made via Craigslist. Instead of having a stranger come to your house, or instead of going to meet a stranger in a vacant parking lot, residents should feel free to use the police department’s parking lot, 211 N. Riverside Ave., to complete the exchanges in a public, well-lit area. Those wanting to use the parking lot do not need to get prior approval from the department. Be aware that the lobby of

the police department should not be utilized in this manner, only the parking lot. **Please be advised that those wanting to utilize the parking lot should not ask the department to provide an officer to stand by during the exchange.** The police department will not provide that service, and any transactions will not be monitored. Any issues that arise out of any transaction, short of a criminal act, will be considered a civil matter between the parties, and will not be investigated by the police department.

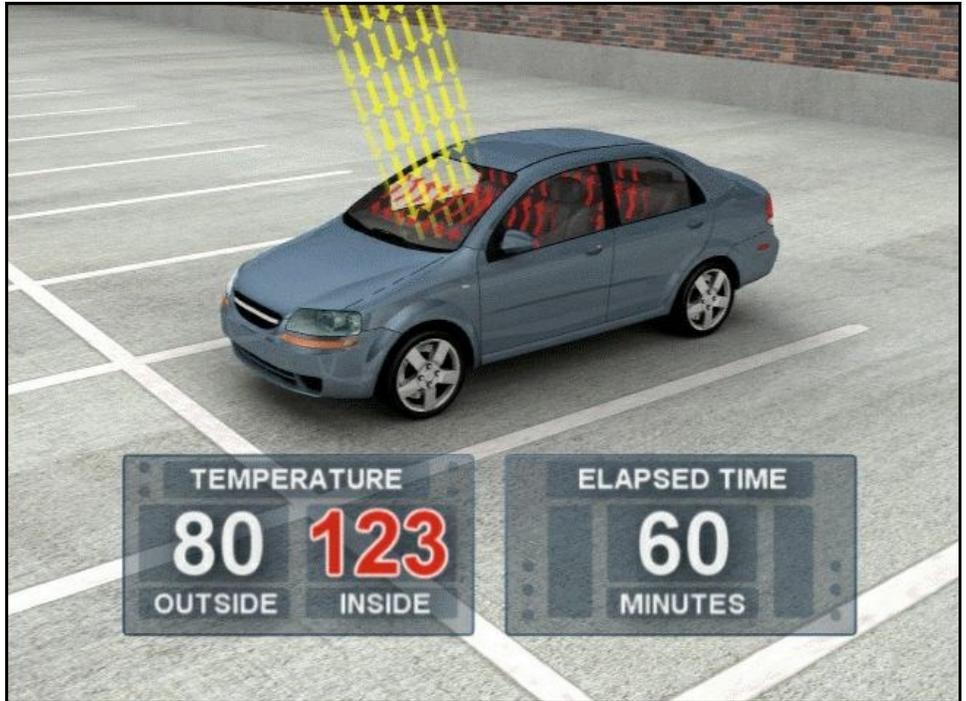
# Children at risk during summer for heatstroke

It can happen to any parent, any guardian or any caregiver. Accidentally leaving children locked in cars has contributed, on average, to 37 heatstroke deaths nationally per year since 1998. In Illinois, 16 children have died in vehicles since 1998.

And it can happen in a split second. On May 13, a Massachusetts father frantically called 911 after he realized he accidentally left his 1-year-old daughter in his vehicle in a train station parking lot. The father caught his train, and remembered 35 minutes later about the child, who was rescued by police and was found to be okay.

“This morning we had a very close call,” the father wrote in a statement to a Boston television station. “Like many parents, I have a very repetitive morning procedure...the baby had fallen asleep in the child seat and I went into auto pilot. I had what I thought was a safe-guard procedure against this in place that I neglected to use today. Obviously, we will be doing more to prevent this going forward.”

Technically, it’s called hyperthermia (as opposed to hypothermia experienced in cold temperatures), and it can overwhelm a child’s body in a matter of minutes. At 104 degrees, the body’s thermoregulatory system is taxed. At 107 degrees, cells become



Courtesy of Jan Null, Department of Meteorology and Climate Science, San Jose State University

damaged and internal organs begin to shut down. Children’s thermoregulatory systems are not as efficient as an adult’s, and their body temperatures can rise at a rate of three to five times faster than an adult.

According to a 2005 study published in the Journal of American Academy of Pediatrics, “even at relatively cool ambient temperatures, the temperature rise in vehicles is significant on clear, sunny days. Vehicles heat up rapidly,

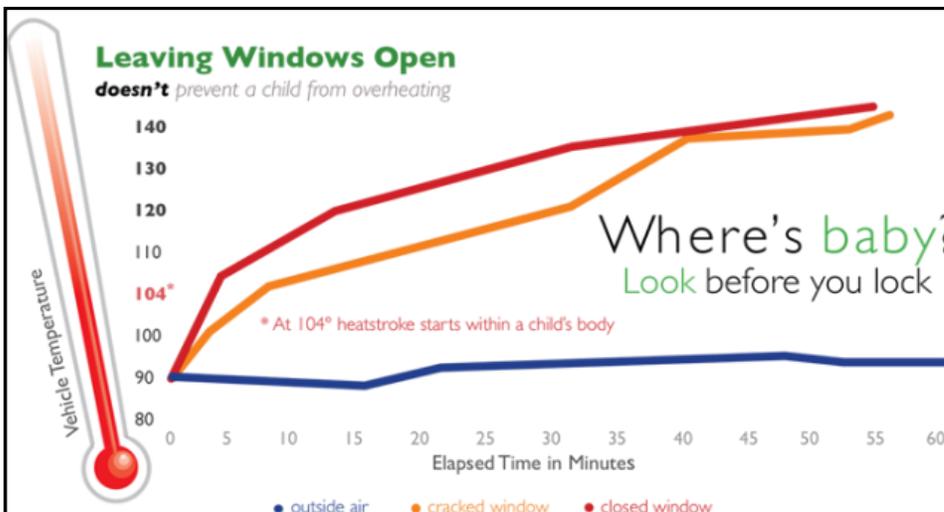
with the majority of the temperature rise occurring in the first 15 to 30 minutes.”

So what can you do to make sure this doesn’t happen to you? Firstly, know that cracking windows, according to aforementioned study, does nothing to slow the heating process. Safe Kids Worldwide suggests remembering to ACT:

**A:** Avoid heatstroke-related injury and death by never leaving your child alone in a car, not even for a minute. And make sure to keep your car locked when you’re not in it so kids don’t get in on their own.

**C:** Create reminders by putting something in the back of your car next to your child such as a briefcase, a purse or a cell phone that is needed at your final destination. This is especially important if you’re not following your normal routine.

**T:** Take action. If you see a child alone in a car, call 911. Emergency personnel want you to call. They are trained to respond to these situations. One call could save a life.



# How to dispute errors on your credit report

Your credit report contains information about where you live, how you pay your bills, whether you've been sued or arrested, or have filed for bankruptcy. Credit reporting companies sell the information in your report to creditors, insurers, employers and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home. The federal Fair Credit Reporting Act promotes the accuracy and privacy of information in the files of the nation's credit reporting companies. Some financial advisors and consumer advocates suggest that you review your credit report periodically.

## How to order your free report

An amendment to the FCRA requires each of the nationwide credit reporting companies — Equifax, Experian, and TransUnion — to provide you with a free copy of your credit report, at your request, once every 12 months. The three nationwide credit reporting companies have set up one website, toll-free telephone number, and mailing address through which you can order your free annual report. To order, visit [annualcreditreport.com](http://annualcreditreport.com), call 1-877-322-8228, or complete the Annual Credit Report Request Form and mail it to:

*Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281*

Do not contact the three nationwide credit reporting companies individually. You may order your reports from each of the three nationwide credit reporting companies at the same time, but the FCRA allows you to order one free copy from each of the nationwide credit reporting companies every 12 months. You need to provide your name, address, Social Security number and date of birth.

## Correcting errors

Under the FCRA, both the credit reporting company and the information provider (the person, company, or organization that provides information about you to a credit reporting company) are responsible for correcting inaccurate or incomplete information in your report. To take advantage of all your rights, contact the credit reporting company and the information provider.

### Step One

To dispute, state the facts and explain why you dispute the information, and request that it be removed or corrected. Send your letter by certified mail, "return receipt requested," so you can document what the credit reporting company received. If the information provider finds the disput-

## How to contact the three credit reporting agencies

Experian-1-888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion-1-800-916-8800  
[www.transunion.com](http://www.transunion.com)

Equifax-1-800-685-1111  
[www.equifax.com](http://www.equifax.com)

ed information is inaccurate, it must notify all three nationwide credit reporting companies. You must provide to the credit reporting company, in writing, what information you think is inaccurate. Include copies (not originals) of documents that support your position. In addition to providing your complete name and address, your letter should clearly identify each item in your report

### Step Two

Tell the information provider in writing that you dispute an item in your credit report. Include copies of documents that support your position. If the provider continues to report the item you disputed to a credit reporting company, it must let the credit reporting company know about your dispute. And if you are correct the information provider must tell the credit reporting company to update or delete the item.

### About Your File

Your credit file may not reflect all your credit accounts. Although most national department store and all-purpose bank credit card accounts will be included in your file, not all creditors supply information to credit reporting companies. Some local retailers, credit unions, travel, entertainment, and gasoline card companies are among the creditors that don't. When negative information in your report is accurate, only the passage of time can assure its removal. A credit reporting company can report most accurate negative information for seven years and bankruptcy information for 10 years.

# Youth Police Academy registration is open

This year's installment of the St. Charles Police Department's Youth Police Academy will be held from 10 a.m. to 3 p.m. daily, June 15-19. The academy targets kids from 13 to 16 years old, and immerses them in a fun-filled, hands-on environment.

The academy covers a wide range of topics including everything from what life is like on the street for patrol officers to crime-scene processing. Students will receive CPR certification free of charge, thanks to funding from the St. Charles Youth Commission. Application packets are available at both high schools, all three middle schools and the SCPD. **Registration deadline is June 5.** Contact Crime Prevention Ofc. Bill Tynan at 630-443-3847 for more info.



## SCPD to host free shredding event

The St. Charles Police Department, in conjunction with KCT Credit Union, will host another free shredding event from 10 a.m. to noon on Saturday, June 6 in the parking lot of the police department, 211 N. Riverside Ave.

Have you recently done some spring cleaning and have confidential paperwork stacking up at home? What about post-tax day paperwork that needs to be discarded? Any paperwork that contains confidential information needs to be properly disposed of so identify thieves can't steal your information. An event such as this allows you to dispose of that paperwork quickly and securely.

Proshred Security will deliver a shredding truck to the police department, and residents can watch their paperwork be shredded on the spot for extra piece of mind. There is no limit to what you can bring!

## FIRST QUARTER REPORTS

The following information represents the number of reports taken by the St. Charles Police Department for the period Jan. 1 through March 31, 2015.

Commercial burglary—4

Residential burglary—3

Burglary from motor vehicle—19

Motor vehicle theft—0

Retail theft—25

Identity theft—17

Criminal damage to property—25

DUI (alcohol and drugs) - 29

## The city of St. Charles is social!

*Keep up to date with all that's happening in St. Charles by following the city on these sites:*



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[www.stcharlesil.gov](http://www.stcharlesil.gov)