Do's and don'ts: Basics of not becoming a victim

he primary goal of Seniors vs. Crime is to reduce the victimization of citizens who are often targeted for specific crimes based on their age.

Over the years, we have learned that it is far better to help prevent a person from becoming a victim than it is to react to the situation once it has occurred.

With that in mind, we are going back to the "basics" of prevention and covering some of the do's and don'ts that you should be aware of:

Do obtain several written estimates on any major work you are going to have done.

Do insist on a written contract with a starting and completion date for all work to be performed. Read it and understand it before you sign it.

Do pay by check or credit card, if possible. Get a receipt if you pay with cash.

Do make all checks payable to a business name - never to an individual's account.

Do check with the Better Business Bureau, Seniors vs. Crime, the Florida Division of Consumer Services or other government agencies before having work done to ensure you are working with a reliable contractor.

Do ensure your chosen contractor is licensed if required, and has appropriate insurance. Ask to see a copy of his or her license and insurance papers. Verify a required professional license at myfloridalicense.com.

Do insist on references and check them to determine the quality of work the contractor has done in the past.

Do ask for proof that materials used by the contractor were paid for and any subcontractor who did work on your job was properly paid. Ask to see paid invoices.

Don't pay in advance. Avoid making large down payments.

Don't make the final payment until you are 100 percent completely satisfied with the job.



STEPHEN

MENICO

COLUMNIST

Don't prepay lawn care services or weeders in advance. You don't pay your physician or your car mechanic in advance.

Don't respond to any unsolicited telephone call, email or text regardless of who the caller says he or she is or represents. Never give out personal or financial information to them, either. Just hang up.

Remember, if it sounds too good to be true, it probably is. So don't fall for it.

Most of these tips are based on common sense, so think before you act.

If you need assistance with a scam, suspected fraud or a dispute with a vendor, you may contact either of our offices in The Villages.

Our Marion County office in The Villages is in the Marion County Sheriff's Office substation on Mulberry Lane. It's open from 10 a.m. to 2 p.m. Tuesday and Wednesday; call 753-7775.

Our Sumter County office in The Villages is in the Sumter County Sheriff's Office substation at the southwest corner of County Road 466 and Morse Boulevard. It's open from 10 a.m. to 2 p.m. Tuesday, Wednesday and Thursday; call 689-4600, ext. 4606.

Also, look for our Wildwood office opening soon in the Wildwood Police Department's Brownwood substation.

Remember, there is no charge for our services.

Stephen Renico is the deputy regional director of Seniors vs.
Crime, a special project of the Florida Attorney General's Office. For more information, contact the Marion County office at 753-7775 or the Sunter County office at 689-4600, ext. 4606.