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How To Protect Yourself From Pickpockets

By MalaMaal.com

How To Protect Yourself From Pickpockets

The "art" of picking pockets is among one of the world's oldest professions. Author Charles Dickens' Artful Dodger is probably among the best known pickpockets. However, all are not juveniles – and all are not males!

The skilled pickpocket is not the seedy character you'd expect to find lurking in a dark doorway. He (or she) appears about as average as you and I in appearance and manner. Because they make a study of how to "blend" into the crowd, pickpockets usually remain undetected and can practice their activities with little hindrance.

Pickpockets follow no regular schedule. They operate equally well during daylight hours as well as at night. And if you have been led to believe that picking pockets takes place only in crowds, forget it! The only known fact is that they generally focus on the public during times when they might be carrying more money than usual, such as during pre-holiday spending sprees, store sales, at fairs, carnivals, horse races, gambling casinos, near bank entrances, etc.

While many pickpockets work alone, there are also teams of two or three which sometimes involves a female accomplice. A team with nimble fingers is next to impossible to apprehend. The first team member removes the valuables from the unsuspecting victim's pockets. He then secretly passes them on to the next member who quickly disappears. When a female member is also employed, she generally engages the victim in conversation to distract or delay his attention.

Contrary to what most think, experienced pickpockets do not place their hands all the way into the victims pockets. Rather, the expert criminal reaches into the top of the pocket, takes up a pleat in the lining, then makes a dozen or so more tiny pleats, folding the lining with swift dexterity between his fingers. The shortening pocket lining moves the valuables upward so that they emerge at the mouth of the pocket. The entire act takes place in a second or two.

The best protection for foiling pickpockets is to remove the opportunity of becoming a victim. . .

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FOR MEN: 1. The target areas are back trouser pockets, and suitcoat and sports jacket pockets, located inside and out. A pickpocket who values his freedom avoids front trouser pockets, and especially buttoned or zippered pockets. 2. If it is necessary to carry your wallet in an unbuttoned pants, coat or jacket pocket, be sure it contains only what you can afford to lose. Keep large sums of money, credit cards, ID's, etc. in your front pocket or any buttoned or zippered pocket; keys on a chain attached to your clothing. 3. Never "pat" your pocket to see if you wallet is still there. This notifies the criminal of the location of your valuables. 4. Larger size "pocket secretaries" are especially inviting to pickpockets – and relatively easy to steal.

FOR WOMEN 1. Do NOT carry your wallet in your purse. Conceal it in a coat or sweater pocket where it does not show a bulge. 2. Use a purse that is difficult or time consuming to open. 3. Never let your purse lie unattended on a store counter or in a grocery shopping cart.

If you have been victimized by a pickpocket, immediately notify police and give the best description you can.

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Shoppers Beware – 'Tis The Season

By James H. Dimmitt

It's the number one complaint from consumers and it only takes a moment for you to become a victim. While you search for holiday bargains, identity thieves are searching for targets – unsuspecting consumers. Here are some tips to help you safeguard your identity and other valuables:

1) Protect your account numbers – Most stores only print the last four or five digits of the charge account on your receipt. However, some stores haven't caught up with technology. If the merchant makes an impression of your charge card, be sure to ask for any carbons that are part of the receipt. "Dumpster divers" can lift account numbers from discarded carbons to steal your identity and your account information.

2) Protect Your Social Security Number – If you are asked to provide a SSN when making a purchase, challenge the cashier as to why they need this information. Request that some other form of ID be used instead of your SSN. There is no valid reason for them to request this information. You provided it when you applied for your account so they should already have this on file.

However, if you've opened a new account, don't be surprised if the cashier asks to see some form of picture ID, such as a driver's license. Don't view this as an imposition, remember that the store is actually taking steps to protect you – making sure that you are the account holder.

3) Keep an eye on your charge cards and receipts – Don't let your charge card leave your sight. Most cashiers will keep your card so that they can verify the signature on the receipt. However, sometimes they simply swipe your card, then hand it back to you or put it on the counter for you to retrieve. Check that the card you've been given back is yours and not someone else's. Occasionally, mistakes can happen, especially when the store is busy.

Also, make sure that you take your receipts with you. You'll need them to verify your purchases when your bills come in January and February.

4) Watch for pickpockets – Professional pickpockets love the holiday shopping season. Open backpacks, large shopping bags and unstrapped purses are a pickpockets dream. "Be wary of the distractions around you, because that's what the pickpockets like. They usually work in teams," said Edward Gross, a Chicago police officer. "They usually work in teams. For example, one of the team members fakes a fall and when an innocent person tries to help that's when the other pickpocket lifts the victim's wallet."

5) Use a credit card and a secure site when shopping online – Paying by credit card is the safest way to pay online. It protects your legal right to dispute charges for goods or services never received, never ordered or misrepresented.

When you get to the merchant's payment page, the "http" at the beginning of the url address should change to "https" or "shttp". This is a sign that the site is encrypting or scrambling your credit card

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information as you send it to them. Many browsers will even alert you of this via a pop-up window. Whenever possible, print and keep a receipt of your online transaction in case you need it later.

Happy Holidays!

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James H. Dimmitt is editor of "TO YOUR CREDIT", a weekly free newsletter to help you manage your personal finances. Subscribe to the newsletter by visiting

<http://www.yourfreecreditreportnow.com>

. He

is also author of "Identity Theft – How to Avoid Becoming the Next Victim!" available at

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