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JIM: I'm really excited about today’s guest. We have Jeff Whisler. I found out about Jeff through a client of mine who's had a couple situations with employees that became victims, one in a parking lot and one that was concerned about a carjacking where she got kind of boxed in, and then right after I talked to Jeff about being a guest on our program, I had a member of my local EAA Chapter tell me how one of his neighbors got carjacked in a rural area. I never realized there was such a problem so I thought it would be great to have Jeff on as a guest to talk about his topic that he speaks around the country on, don’t be a victim, and in today’s world you can never be too careful. Welcome, Jeff.

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JEFF: Thank you for having me, Jim. I appreciate it.

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JIM: You're an NRA certified to do concealed carry and personal safety and all those kinds of things. For those of you that might not be in favor of guns, I will say I checked with one of my clients that you taught. She's not a big supporter of concealed carry or guns but she said she went to your class very reluctantly but she came away from the class with a different idea that that was actually some really good information because this isn’t about whether you carry a gun or not. It’s just being smart about your surroundings and protecting yourself. Jeff, what would you say is one of the most serious things that people are probably most naive about that puts them in a bad situation?

01:28

JEFF: The biggest thing that I counsel students on today to be wary of is simply to be alert to their surroundings. In today’s world we have a ton of distractions. We all carry smartphones, we’re faced with a variety of different media, assaults on our senses on a daily basis, we have busy schedules, and these things distract from our concentration and really what I try to coach – and it’s probably the hardest thing that I do – is to help them understand that when they go outside, when they're on foot – and ladies I'm talking to you – when you're on foot, away from your car, away from your place of business or your safety, you need to stay alert to your surroundings. Make sure that nobody is able to approach you by surprise and if you do that, you will stay aware of your surroundings and you will keep your ability to be a victim at a minimum.

02:18

JIM: First of all, for those of you that heard students, students are of all ages. We’re not talking about just kids here.

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JEFF: You bet.

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JIM: For those of you that are approaching retirement or in retirement, you're even more vulnerable because these criminals are looking for the weak. They're looking for people that they think they can overtake. If you're a bodybuilder in a muscle shirt, you're probably a little bit less of a target than someone that might be walking a little bit slower or have a little bit of that senior hair on their head or maybe like me a lack thereof.

02:49

JEFF: Exactly. A metaphor that I use is if you’ve ever seen one of the nature shows where they show maybe the lions in Africa and the lions are looking for dinner and what they're seeking out is the weak, the inattentive, somebody who may have strayed from the herd and criminals are no different. They are looking for somebody who's not paying attention, who maybe is not quite as strong as they were 20 years ago, who might be an easy victim, someone who they can get close to and take their valuables.

03:20

JIM: Now I know women are probably more vulnerable as victims. I've talked to my wife, I've talked to other women, and they have that maternal nurturing-type attitude and a lot of times they think they can talk their way out and reason with these criminals. Is that really a reality?

03:39

JEFF: Again it’s very hard for me to help people understand that criminals don’t think the way you and I do. They don’t have the same either nurturing or helpful instincts. Their really only concern is driven to satisfy some sort of criminal activity or behavior. Often that’s caused by the need for drugs or alcohol and they see you not as a person, something of value, but rather as a means to get money to buy drugs or alcohol. If you were an antelope, would you try to reason with a lion that was hunting you or perhaps trying to eat you? That would be a foolish endeavor. You’d be better off trying to get away from the lion. It’s not different when we face criminal assault. We need to act strongly and not think about negotiating with the lion. You can't do it.

04:28

JIM: Just to talk about the seriousness and I'm not here to scare people but I am here to try to get your attention that you need to pay attention. I think it was this last summer and I found out that the person that this happened to, someone I knew, knew these people personally in Menomonee Falls, Wisconsin, which is a rural suburban area. It’s a suburb of Milwaukee but it’s certainly not considered a high crime district. There was a gal that I think she was going into a parking lot at Jo-Ann Fabric so she was going to a mall, a fabric store, not a liquor store, not a tattoo parlor or anything like that but it was in a shopping center in the middle of the day, lots of people around. My understanding was she pulled in to the parking lot, she was actually in there with her kid in a van, and fortunately I think she had the doors locked or whatever but my understanding was she was looking through her coupon book before she was going to walk in the store and some car pulled in behind her. Another car was pulling in to block her in. All of a sudden she had a tap on the window, someone holding a pistol that was ready to go after her, and she just took off and she got away from it but I guess these criminals are just watching these parking lots looking for people that aren’t paying attention to their surroundings and they're coming in quick because let's face it, middle of the day, everybody is there. They want to be quick to go after them. I don’t know if you were aware of that story or whatever but that was a good news story. She managed to get out of it but there are a lot of stories where they don’t make it out of it.

05:59

JEFF: It’s a type of crime that has become more prevalent, particularly in this area but across the country as well. There are highly organized carjacking rings that operate typically in parking lots but also in city streets. Usually they're teams of two cars and again, as you mentioned, there will be a blocker in front, an attacker if you will that will come from behind, and the MO that you described is exactly what happens. We've seen that happen here locally in Walmart parking lots, in very what I would call ordinary or benign environments. I always tell folks one of the things you can do is as you stop your car, whether it’s for a moment at a light or wherever, you want to observe the tires on the car in front of you and you need to be able to see where the bottom of their rear tires meets the pavement. If not, it’s what I call tires too close. That means you're too close to the car in front of you. If you can see the bottom of those tires where they meet the pavement, you will have room to maneuver like this woman you mentioned around the car in front of you and folks remember, you're driving a 4000 to 8000 pound club. Don’t be afraid to use that if you need to get away from someone. I'm not telling you to hurt somebody deliberately but if you're being threatened, one of your best courses of action may be to simply drive away. If there's any damage to your vehicle, that’s what we have insurance for.

07:25

JIM: I appreciate that, Jeff. Hey we’re going to take a quick break and when we come back, let's talk about some of the other things people can do to protect themselves and not be a victim.

[BREAK]

08:33

JIM: Welcome back as we continue to visit with Jeff Whisler. He's a professional speaker. He's gone around the country and he has given talks about how not to be a victim as well as some of the other talks that he gives. What are some of the other talks that you do, Jeff?

08:46

JEFF: I really speak on a number of different subjects including basically personal protection, personal safety, how to use and build various tools around you. That might include where it’s legal firearms to protect yourself but we really try to empower students to develop a toolset that they're comfortable with to create their own safety plans so they can avoid becoming a victim of crime.

09:10

JIM: I travel all over the country and I talk to people all over the country and they think it’s unique to their area, this heroin epidemic because it’s so unbelievable that you wouldn’t think this would be everywhere but it is everywhere and we’re in a rural suburban area where you have good families. It’s not broken homes and you’ve got an epidemic that is unbelievable. I know I've got a couple clients that are police officers here and they couldn’t wait to retire because they said it’s just gotten a lot worse than you could ever even imagine. For those people that aren’t in the middle of that or haven’t had a family member where this has happened to, I've got three good kids and they already have three people that they were acquainted with that have OD’d on heroin so it’s everywhere.

09:54

JEFF: It sure is and unfortunately aside from the terrible human cost and there is a terrible human cost to heroin opioid addiction but there's also a significant amount of crime of opportunity where these people are looking for money to get the drugs that they need for their addiction and so people that you don’t normally associate with or look at and view as what does a criminal look like, this is maybe a very ordinary looking person or somebody that you might know at least casually in your life who's addicted to these drugs and may commit all sorts of crimes, again to feed that addiction. It is something that we need to be careful of.

10:35

JIM: Jeff, before we get into some of the solutions, if someone wanted to have you come in and speak, I'm sure you talk to civic organizations, church groups, professional organizations. We’re having you come in to talk to just my office and my staff. I've got a lot of ladies that work for me so I want to make sure they're safe. If someone wants to have you come in and do a program, how do they get a hold of you?

10:55

JEFF: Sure, two ways, the first is our phone number. It’s 262-623-7450. You can also visit our website, pptwisconsin.com.

11:07

JIM: You’ve done talks all over the country so it’s not exclusive to that.

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JEFF: Correct.

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JIM: Alright so let's talk about what would you say would be maybe the top three tips you would give to somebody, especially someone who might be at retirement age already and physically they're not as young as they used to be. What are the top three things you would recommend for someone like that to be safe?

11:29

JEFF: Sure, a couple of things. One is I’d like to talk in a couple of areas. One is personal safety, one is cybersecurity or phone security, and then home security. The first one is home security. If you're somebody who's got some gray hair, as I do, you want to make sure that you're using the locks in your home. We have the three L’s, locks, lights, and lived in. We want our home to have locks that are strong, we want our lights to be available on the outside of the home so that the home can be seen from the outside that folks can't approach you without you knowing about it or your neighbors perhaps seeing it, and we want your home to look lived in. Seniors sometimes either in or approaching retirement spend some time traveling away from their home so you want to make sure that home looks lived in. From a personal safety perspective, again it’s putting on that shield, that armor, not having our nose in a cell phone when we’re out on foot. Again we may be traveling or in unfamiliar areas. We just want to make sure that when we stop or have to pause for some reason, even if we’re asking directions somewhere on a trip, that we do so in a place of safety where there's a number of people. We don’t want to get so disconcerted with a phone or with other things in our life that we’re not aware of those around us. I’d like to talk if I could about cybersecurity. It’s a burgeoning industry. It’s a huge problem for America. My folks, for example, are elderly and they were recently targeted by cybercriminals. Personally I've had my credit card information stolen a number of times. A couple of recommendations I would make for folks. One is our passwords. Our passwords need to be long and strong and here's a tip on how to create a password. You may have passwords that you have trouble remembering because they're so long and they're so strong. Here's a tip on how to create a long strong password. First take a line from a movie that you love or perhaps a poem. I think about maybe something from the Terminator, right. Arnold Schwarzenegger said I’ll be back so you might use the words I’ll be back as the first part of your password. Then you might take an address from a home that you lived in as a child. Mine was 124 West Wabash. Now I simply add a few capital letters along the way but it’s hard for me to remember that movie line, I’ll be back, and 124 West Wabash and it’s something that a criminal will never put together as a password for you. I use a password like that for banking and credit cards. I might use a little simpler version for sort of more ordinary things like email and so forth. Just remember and especially to the seniors, you get an email from somebody telling you that you’ve won or perhaps you’ve violated the law and you owe the IRS money. These are traditional very sophisticated scams by people. Do not respond. Do not open. Do not click on. Do not respond to those sorts of emails.

14:30

JIM: Same thing with the phone calls or the other things. I mean I remember a while back I had a client. I took care of her health insurance and I was talking to her about investments and she never felt comfortable enough doing investments. She had everything at the bank and I couldn’t believe it when she got scammed out of $5000 because someone said to her hey we think there's some problem at the bank with your social security checks and with them cashing checks. What we want you to do is write out a check and deposit it and we want to take a look at the money and make sure that they're really giving real money and all that stuff and somehow they talked her into it and she handed over $5000 that she withdrew from her account. She was just totally embarrassed so what I see with these types of crimes, I think it’s a lot worse than they publish because what I've seen is when people get duped, they're too embarrassed to report it so it’s worse than it really is so your words of wisdom are loud and clear.

15:27

JEFF: Exactly I had a case where my elderly father, a friend of his, same sort of situation, received a phone call about a problem with his bank and he said I knew better. I knew I shouldn’t have done that but he over the phone gave somebody his account number. It was a mess from there to clean up after that so please don’t do that.

15:44

JIM: Then you hear these things, especially with the elderly, someone claims to be a grandchild. They need bail money or they need this, they need that. Probably one of the best things you can do is if you're thinking about helping someone, ask a family member to help you with that, just another set of eyes, another set of ears to make sure that it’s legit because most of the time it probably isn’t.

16:04

JEFF: As we get older – and folks you can't see me right now but I am getting older – as we get older, we've been used to for our whole lives doing for ourselves and doing for others and being maybe the go-to person for a lot of things and yet as we do get older we do need help with some of these things. We shouldn’t be afraid. We shouldn’t be concerned to ask for that help. Hopefully, we have friends or family members that can help us with these important decisions and we want to take advantage of that.

16:33

JIM: Jeff, we have limited time here. I think we've covered a lot but I know there's a lot more to cover so again if somebody wants some help, I know you’ve got your website. I'm sure you’ve got some resources there so they can reach out to you, check out your resources. What's that website again?

16:47

JEFF: It’s pptwisconsin.com.

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JIM: Your phone number if anybody wants to call you and check into having you come out and speak?

16:55

JEFF: That’s 262-623-7450.

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JIM: Thanks again and don’t be a victim.

17:01

JEFF: Thank you, Jim.

17:02

JIM: Thanks for joining us this week and tune in again next week as we explore another phase of the Real Wealth process and remember if anything you heard in today’s show you’d like to get more information about, contact your Real Wealth advisor. Also if you feel that any of this information would be helpful to a friend or family member, just click the Forward to a Friend button.