

A Handbook On

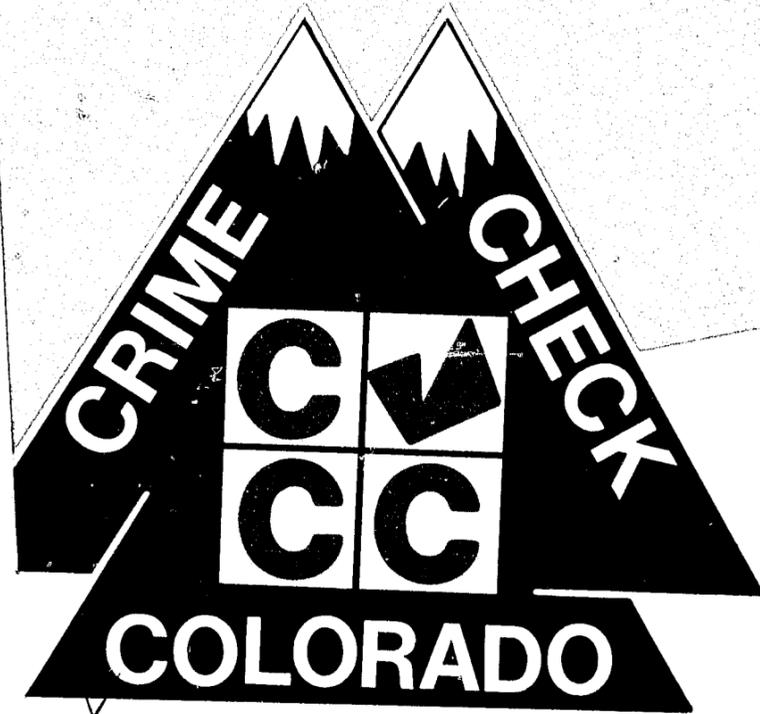
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Community

Crime Prevention



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U.S. Department of Justice
National Institute of Justice

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A MESSAGE FROM YOUR LAW ENFORCEMENT OFFICIALS

This book is provided to the citizens of Colorado in an effort to help them realize some of the various measures which may be taken to remove or reduce the possibility of personal victimization.

These suggestions cover a wide range of criminal activity concerning both crimes against persons and property. Although some of these concepts perhaps seem self evident, they are oftentimes overlooked as common sense.

To be beneficial, this book should be read, then utilized on a daily basis. Any one of these suggestions described within this handbook could be an essential element in saving your property—or your life.

NCJRS

JUN 12 1981

ACQUISITIONS

THE NEED FOR
PROTECTION



This book is about crime—the kind of crime that directly affects you and me—and the steps we can take to protect ourselves against it. It is not intended to generate fear or panic. Its purpose is to make you aware of the dangers that exist and to help you to guard against them.

In the early days of law enforcement, well over a thousand years ago, the peace-keeping system encouraged the concept of mutual responsibility. Each individual was responsible not only for his actions but for those of his neighbors. A citizen observing a crime had the duty to rouse his neighbors and pursue the criminal. Peace was kept, for the most part, not by officials but by the whole community.

With the rise of specialization, citizens began to delegate their personal law enforcement responsibilities by paying others to assume peace-keeping duties. Law enforcement evolved into a multi-faceted specialty as citizens relinquished more of their crime prevention activities.

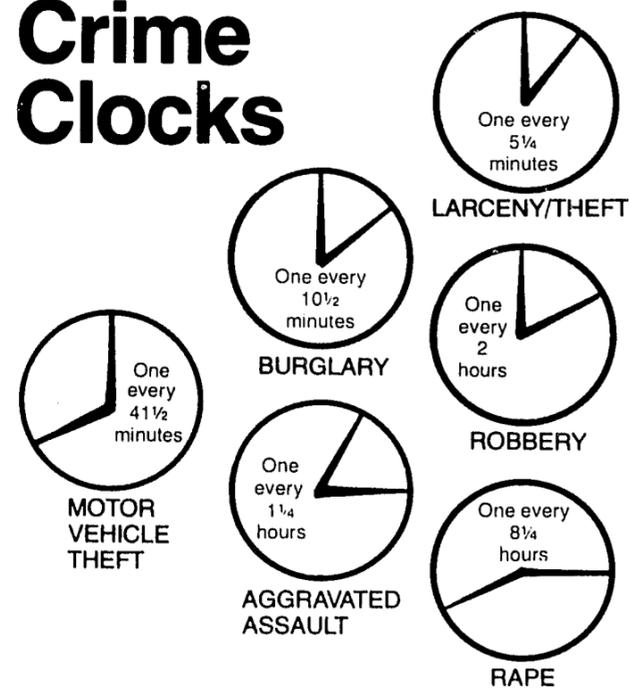
Expansion of police protection has more than kept pace with the increase in population. Unfortunately, however, crime is increasing at a rate many times faster than our population growth. Specific crimes, such as street robbery, residential burglary, purse-snatching, and auto theft are increasing at an even faster rate.

The problems of fighting crime are further increased by changes in living patterns. Greater affluence has provided most of us with a larger number of material things in need of protection. We are spending less time at home, thus providing less protection for our property and leaving ourselves more vulnerable wherever we are. Add to this the increased problems of delinquency, vandalism and drug addiction. Crime occurrence in smaller cities, towns, and suburban areas shows vividly that crime is no longer confined to major cities.

CRIME IN COLORADO

Crimes occur nearly every second of every day and night, and victims come from all walks of life. No one is immune. The following "Crime Clocks" are taken from *Crime in Colorado (1977)*. The "Crime Clocks" vividly remind citizens that crime is indeed everyone's business.

Crime
Clocks



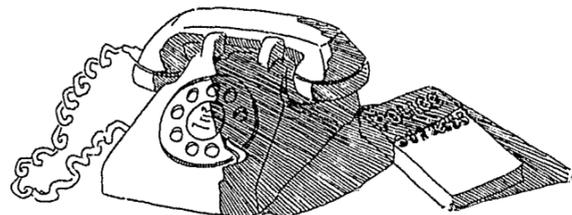
"Let every American, every lover of liberty swear never to violate in the least particular, the laws of the country and never to tolerate their violation by others. Let every man remember that to violate the law is to tear the character of his own and his children's liberty. Let reverence for the laws be breathed by every American mother to the baby. . . on her lap. Let it be written in primers and spelling books. Let it be preached from the pulpit, proclaimed in legislative halls and enforced in courts of justice. And in short let reverence for the law become the political religion of the nation". . . Abraham Lincoln

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GETTING INVOLVED



In the past, few citizens have recognized their responsibility in reporting crimes and aiding law enforcement in the apprehension of the criminal. With crime increasing throughout the nation, your law enforcement agency cannot hope to curb or halt the upsurge without the aid of its citizens.

The time has come when the citizen can no longer idly stand by and let the reduction of crime be the responsibility only of his law enforcement agency. You, a citizen, owe it to yourself and your community to take an active role in crime prevention and the apprehension of criminals.

To combat the increase in crime in today's society, the police need the eyes and ears of citizens like you. Without the aid of its citizens, a police department cannot hope to halt the onward push of crime. To quote a portion of the **National Advisory Commission on Criminal Justice Standards and Goals: Report on Police**, "A team effort between the community and the police ... is needed to roll back crime. The most efficiently administered police agency will ... falter unless the community it serves genuinely supports it. Conversely, a supportive community, intensely interested in reducing crime, will be ineffective if the police agency is complacent or incompetent. Vigorous cooperation is necessary."

To help you help yourself, your community, and your Law Enforcement Agency, we have compiled information on many of the crimes that are committed against citizens, and have provided many suggestions on how to better the odds against your becoming a victim.

First, two basic programs, the citizens' Neighborhood Watch Program and Operation Identification, which are at the heart of **your** crime prevention program, are presented to show you how crime prevention can begin at home with you and your family.

Citizens' Neighborhood Watch Program

The citizens' Neighborhood Watch Program is total citizen participation and involvement in a self-help cooperative battle against burglaries and other neighborhood crimes. Its primary purpose is the protection of your and your neighbor's property.

The citizens' Neighborhood Watch Program is designed to reduce burglaries and other neighborhood crimes by requesting your participation in the following manner:

- * Know your neighbors and communicate with them.
- * Record car license numbers and descriptions of suspicious persons.
- * Never hesitate to call the police.
- * Burn a light at night.
- * Have secure door locks and use them.
- * When you're going to be away:

Tell your neighbors.
Stop all deliveries.



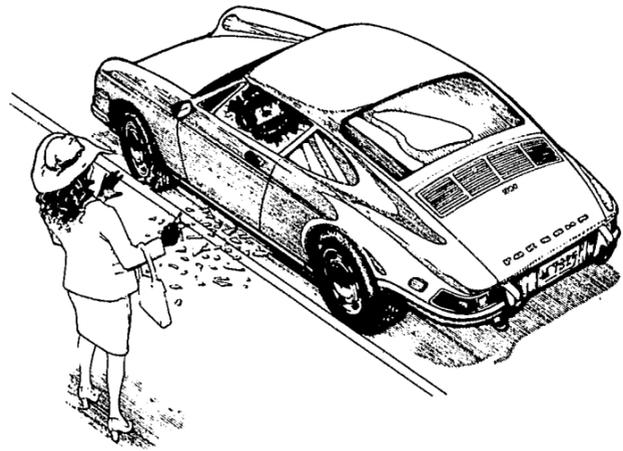
Burglary is popular
because it's so easy --
**TOUGHEN THE
TARGET**

Be suspicious of:

- * That person you have never seen before.
- * That person (young or old) selling candy, newspapers, and magazine subscriptions.
- * That person (young or old) "taking a short cut" through your backyard.
- * That repairman, delivery man, or visitor at your neighbor's door.
- * That unfamiliar vehicle (car, truck, or moving van) in your neighbor's drive.



THEFTS AND YOU



Thefts From Autos

Thefts from automobiles are a constant problem to citizens and police departments all over the country during all times of the year. However, there is a noticeable increase in these crimes during the Christmas holiday buying season.

This crime is termed, in the **1973 Colorado Revised Statutes (as amended)**, as a first degree criminal trespass:

"A person commits the crime of first degree criminal trespass if he unlawfully enters or remains in a dwelling or **if he enters any motor vehicle with intent to steal anything of value.** First degree criminal trespass is a Class 5 Felony."

This crime as stated is a Class 5 felony which is punishable by a minimum of one-year imprisonment and a \$1,000 fine and a maximum of five-year imprisonment and a \$15,000 fine.

Many things can be done by citizens to prevent this type of crime from occurring. These include many things which should be done as a habit, such as always locking your car and making sure that the windows are rolled up. Your car should be parked in a well-lighted area, and if parked at your residence, park the car in your driveway or garage.

As a general rule you should not keep valuables in your car, but, if items are stored in your car on a temporary basis, they should be concealed as well as possible. Examples of this would be putting the items in the glove box, trunk, or placing them on the floorboard in the rear and covering them up.

If your car has been broken into, do not enter it to ascertain what has been taken. Doing so may destroy physical evidence which would aid officials in identifying the perpetrator. Contact your local law enforcement agency immediately.

Pocket Picking

Although not a common crime in Colorado, pocket picking has been on the increase with other crimes of theft. Pocket picking is a crime committed by professionals. There are still many professional pickpockets around, so take precautions. Pickpockets often work in teams. In a store, for instance, a spotter sees a stack of bills in your wallet as you pay for your purchase. He leaves the store just ahead of you or right behind you, and signals to his partners that you're it, indicating which pocket holds the money. One of them will jostle you or create some other diversion while another one lifts your wallet.

Chances are, you won't even know it's gone until you reach for it later. Even if you're aware of it at the time, you won't catch him with it. By the time you turn to confront him, he will have already passed it on to another of his teammates who brushed by him at that instant, going in the opposite direction.

You'll reduce the risk if you avoid flashing a fat wallet in public, and don't carry it in a coat pocket (even an inside pocket), or in a hip pocket. It's safer in a front trouser pocket. In a crowd, keep your hand in the pocket, on the wallet. If you must carry large sums of money, keep it out of sight. Better still, wear a money belt.

Purse-Snatching

The problem of purse snatching has increased and it is a problem that all women should be aware of. It is a crime in which serious bodily injury can result. Like many other crimes, it's usually a crime of opportunity. It occurs frequently, simply because so many women, through their carelessness, provide the snatcher with the opportunity. You'll greatly reduce the risk by changing your purse-carrying habits.

Don't let your purse dangle by the strap. Keep it closed and held close to your body. If it has a flap-type closure, keep the flap and its fastener on the side nearest to you. The safest bag to carry is the shoulder-strap type held close to you by your hand and forearm. When carrying short-strap types, keep the strap over the wrist, with your hand holding the bag to your body.

If someone should grab your purse, scream, but don't try to fight with him or chase him. This applies to men, too, especially older men walking with their wives. Don't risk injury or a heart seizure by chasing or fighting with the snatcher. There's nothing in a purse worth risking your life for.

Billfolds are often taken from within purses, or the purses themselves are taken, when they are left unattended in shopping carts, on store counters, in public restrooms, or on the seat beside you in a theater. The potential victim may feel she has not left the purse unattended, yet in reality she has failed to realize that any momentary distraction, such as displays or passersby, will give the thief ample time to do his job.

Purse-snatchers are frequently young, but they are not all men. Many girls have taken up this form of crime.

Remember! By following a few simple precautions you can reduce your chances of becoming a victim of a purse-snatch.

- * Be sure you have your purse under control at all times.
- * If your purse has a long strap, hold it close to your body with your hand or forearm.
- * If your purse is grabbed, don't panic! Remain calm and try to get a good physical description of the suspect.
- * If the suspect has an automobile, try to obtain a license number.
- * Call the police immediately—prompt action may result in the apprehension of the criminal.
- * If you carry credit cards in your purse, be sure to maintain a record of the card numbers at home.

CONSTRUCTION SITE THEFT

Each year thousands of dollars are lost on construction sites due to carelessness and neglect by both supervisors and their employees. While it may be difficult to keep the determined professional thief from stealing company property, certain precautions can be taken which will make it extremely difficult for the "average" criminal to penetrate your defenses.

The following list of helpful suggestions, when properly implemented, can reduce your chances of inventory loss.

1. Display essential police and fire department telephone numbers in an obvious location.
2. Assign a member of your staff the additional duty of enforcing security measures and acting as liaison with law enforcement agencies.
3. Conduct a pre-job security conference between the owner, suppliers, police, fire department and general and subcontractors.
4. File emergency company telephone numbers with the police and post them prominently on the jobsite.
5. Serial numbers of all items on the jobsite should be recorded.
6. Mark and inventory all items of value which have no serial number.
7. Notify police when a high risk item (copper, plywood, appliances, etc.) must be left on the jobsite overnight or over a holiday.
8. High risk items should be properly secured.
9. The security compound should be fully visible from and located near the closest street or road.

10. The construction area should be adequately lighted.
11. The area should be fenced.
12. Escort non-employee personnel (vendors, guests, etc.) while they are on the premises.
13. All delivery vehicles should be properly checked in and out of the jobsite and materials signed for by one individual.
14. Provide designated parking for company and employee vehicles.
15. Report all incidents of theft and vandalism to your local law enforcement agency.
16. Cooperate fully with law enforcement personnel when a violation occurs by supplying proper identification of items taken and any possible suspects.
17. Post jobsite with signs such as "NO TRESPASSING," "WARNING" and "REWARD."
18. Park equipment near lighted areas, public streets or private homes and encourage neighbors, as part of the community relations and public safety effort, to report suspicious activity.
19. Park large equipment nose to tail so that access to one piece of equipment is difficult. Smaller equipment should be sandwiched between larger equipment as necessary.
20. Return equipment and tools to the main yard or area each evening as practicable.
21. Job superintendents and/or foremen should carry small tools in their pickups each night.
22. Schedule delivery of materials to jobsites as actually needed for installation.
23. Periodically check trash barrels. A good deal of expensive equipment and material finds its way off construction sites in such barrels.
24. Keep the jobsite and employee parking areas separated. A fence and a single gate make it more difficult to slip tools and materials out by car.

Marking tools with your proper identification number (CO + federal I.D.) can serve as both a crime-deterrent and assist in the return of lost or stolen items.

Some of the most commonly-used means of marking tools, equipment and material are:

1. Using a hardened steel punch to impress letters and numbers into a metal article is probably one of the most indelible of methods. Even if the surface is ground away, the underlying change in crystal structure can be detected through chemical means.
2. An electric engraver is also an effective marking tool for use on metal. Naturally, the deeper the surface is etched, the more indelible will be the marking.
3. Branding irons can be used to deeply mark wooden objects. If an appropriate place on the article is chosen for the imprint, it can be very difficult to remove or obliterate without making the alteration obvious.

4. An ink stamper marker is frequently used on large quantities of material in cardboard containers. If the stamp is used in several places on each carton, such markings can be difficult to remove.
5. The use of these methods is often combined with the application of a distinctive paint to further identify ownership of the object.

It is unfortunate but true that the majority of small tools and material losses are the result of theft by on-site personnel. Employees should be made aware of the seriousness of this offense and those apprehended should be prosecuted.

Free site security surveys and additional information can be obtained from your local crime prevention officer.

RURAL THEFT PREVENTION

Crime is not limited to large urban areas. Rural residents — who are generally more trusting than their city friends — are increasingly being victimized by thieves and burglars. In many rural areas throughout Colorado, crime is increasing faster than in nearby metropolitan areas. Such crimes as thefts involving equipment, tools, hay, grain and livestock provide farmers and ranchers with unique crime prevention problems.

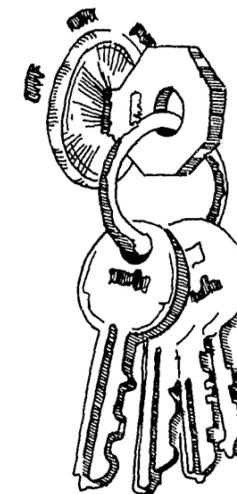
Listed below are some suggestions which should be reviewed in reducing criminal opportunity:

- * Identify all personal property with your ID number (CO + social security number).
- * Keep expensive machinery and equipment near the farm home in a well-lighted area.
- * If you have to leave machinery in the field, don't park it close to the road.
- * Keep fuel supplies in a well-lighted area secured by a good padlock.
- * Use your ID number or registered brand to identify livestock.
- * Keep expensive tools, chemicals and seed in a locked building.
- * Know when your neighbors will be gone and be aware of any suspicious vehicles in the area.
- * Check livestock frequently that are located in distant fields. Report any losses immediately.
- * Keep all fences and gates in good repair. Gates to fields where livestock is located should be locked at all times. Good quality chains and padlocks should be placed across roads that lead to these areas.
- * Store grain near the farm home and identify it with paper confetti printed with your ID number.

Additional information and a list of free crime prevention services can be obtained through your local law enforcement agency's crime prevention officer.

3

VEHICLE THEFTS



Auto Thefts

Today, the automobile is the primary means of individual transportation. It is also a major investment for the average citizen. By necessity, most automobiles are left on the streets. The only protection they have against thieves is glass, which is easily broken, and a key switch, which can be bypassed. Wheels, tires and accessories are easily removed. Any car runs the risk of theft.

Car stealing, often thought of as a teenage prank, is a billion-dollar-a-year crime. Each year in the United States, approximately 973,800 cars are stolen. This includes motorcycles, pickup trucks, recreational vehicles and automobiles. Most motor vehicles stolen by professional car theft rings are seldom recovered. Auto theft rings often steal motor vehicles to order in one state and sell them to waiting buyers in another. Today's motor vehicle thieves range from the international criminal to neighborhood youngsters; and joy-ride thefts by juveniles are not as harmless a prank as they seem. Most of these cars are badly damaged before being abandoned. Teenagers crash many of them by reckless driving—or by trying to elude the police when discovered.

You can reduce the risk of theft of your unattended car, its parts or contents by observing these precautions:

- * **Lock Ignition-Remove Key.** Almost half the cars stolen have the key in the ignition, or the ignition is unlocked. Never leave the motor running when you step out of your car. It is the perfect setup for the crime of impulse.
- * **Lock Doors and Windows.** Eighty percent of the cars stolen have unlocked doors. Unlocked doors and windows make it easy for a thief.
- * **Don't Leave Valuable Items In Plain Sight.** Keep items of value in a locked trunk or glove compartment, or under the seat, out of sight. Even items you may consider worthless could have some value to a thief. Your spare tire is always a negotiable item for thieves, so keep your trunk locked.

* **Keep Your Keys.** Don't hide your key (or extra keys) anywhere in, on, or under the car. Keep an extra set of keys with you and give each driver in the family his own key. Have an extra set at home, too, but never in your car.

* **Separate Car And House Keys.** If you have to leave your key in the car at a garage or parking lot, disconnect the car key from the rest or have the ignition key on a device that can be quickly separated. Never, under any circumstances, leave your house, apartment or office key in your car. Police records show many burglaries are committed by thieves who make duplicate house keys, then use them at their convenience.

* **Hold On To Ownership Papers.** Never keep ownership papers, certificates of title, driver's license or credit cards in the glove compartment or any other place in your car.

* **Extra Protection For Convertibles.** You can make it more difficult for a thief to steal a convertible by installing a protective device that will prevent a thief from "jumping" your ignition lock. You would merely remove the key and pull a hidden switch. Ask your garage mechanic how it works and whether it is possible to install one on your car. An experienced thief can also release this switch, but it will take him a while to find it and time is in your favor.

* **Park In Lighted Areas.** Park in lighted areas at night. If there is a lighted store window or a street light nearby, take advantage of it. During the day, try to park in a busy area.

* **If Your Car Is Stolen.** Report a stolen car to the police department immediately. Be prepared to give your license number, the make, model, color, year and serial number of the car.

* **Automobile Accessories.** Thefts of automobile accessories have increased greatly since the introduction of bucket seats, car stereos and special wheels. These items, as well as hubcaps and other parts, should be marked with an identifying marks as suggested by Operation I.D. methods.

Important!

To protect yourself from possible liability resulting from the operation of the vehicle by a purchaser, immediately notify the Department of Revenue when you sell or transfer a vehicle. Such notice will also assist in preventing your being charged with traffic violations that may be incurred by the party to whom you sold or transferred the vehicle.

Notify the Department of Revenue whenever you move so that the address on your registration can be changed. In case your vehicle is stolen, unnecessary delays can be avoided in locating you after it is recovered. When buying a motor vehicle from anyone except a licensed dealer, obtain the license and vehicle identification numbers so they can be checked before you part with any money. If you are selling

your car privately and a prospective buyer wants to test it, go with him. Do not accept a check in payment from a stranger. Never carry the certificate of title in your car. Do not sign it unless and until you actually intend to transfer ownership.

When a vehicle has been loaned to an acquaintance or relative and the borrower is late in returning it, the police cannot take a stolen report because you voluntarily allowed it to leave your control. The police do not have jurisdiction in cases where someone is delinquent in making payments for a car he purchased from you. Collection of payment or repossession of the vehicle is a civil matter only.

Motorcycle and Recreational Vehicle Thefts

Each year in Colorado approximately 1,500 recreational-type vehicles including snowmobiles, motor scooters, trail bikes and motorcycles are stolen. This results in an annual loss of about two million dollars to their registered owners.

Many of these vehicles are dismantled and the parts sold through fencing operations. Serial and engine numbers are altered or removed, usually making them impossible to restore.

To combat this problem, the State of Colorado has made it necessary that a person with an out-of-state title who wishes to title it in Colorado, and a person purchasing a used motorcycle, have a physical inspection of the motorcycle's vehicle identification number (VIN). This inspection is necessary before title or registration is issued. The Department of Revenue has authorized only selected law enforcement officers and members of the Department of Motor Vehicles to perform the VIN inspection. The owner should anticipate a delay in having the inspection performed.

All motor vehicles in Colorado are required to be registered with the Department of Motor Vehicles or, in the case of motor vehicles used solely for recreational purposes, with the Parks and Outdoor Recreation Division.

You can help reduce the possibility of theft by following these rules:

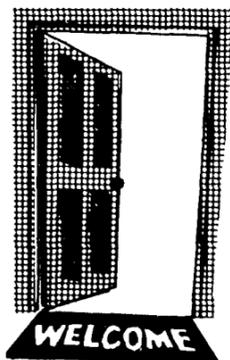
- * Secure unattended vehicles to a stable object such as a tree or metal post by using a heavy duty link chain;
- * Fasten the chain with a padlock that has a hardened steel shackel with heel and toe locking;
- * Use manufacturer's internally-designed locking systems when provided;
- * Never leave recreational vehicles unattended and unlocked in remote areas;
- * Always keep trailers and recreational vehicles separated when not in use.

These suggestions will help you to reduce the possibility of theft of your recreational vehicle. If you do become a victim, contact your local law enforcement agency and provide them with an accurate description as well as the serial and license numbers of your vehicle.

4

A BURGLAR ONLY NEEDS ONE OPENING

DON'T GIVE IT TO HIM



In taking steps to protect your home and its contents, bear in mind that no home can be protected like Fort Knox. All of the locks, bars, lights and bells you could install cannot guarantee total protection. You can only make your home burglar resistant, not burglary proof.

It's important to realize, though, that most residential burglars devote little if any time to advance planning of any specific break-in. Their crimes are, for the most part, crimes of opportunity. They pick what appears to be an easy mark. If their advance checking and closer examination reveal a greater risk than anticipated, they move on to a safer target.

The residential burglar, including the novice or the juvenile, should not be underrated. He knows he must gain entry fast, move quickly while inside, then get out. He's learned many things to look for to assure easy entry; and he can spot a number of these signs while cruising down the street or cutting across a yard.

Once inside, he knows all of the favorite hiding places for valuables, as well as some of the offbeat or unique places. He often works with a partner for faster coverage of the house. Your unprotected home can be stripped of most of your valuables in three to five minutes from approach to departure, including such bulky items as stereo equipment or television sets.

The more you can do to keep your home from looking like an easy target, the safer you are. Start by making it as difficult as possible for the intruder to make a quick and quiet entry. The more obstacles you can place in his path, the less chance of a break-in. There are also many steps you can take to minimize your loss and improve your chances of recovery if a break-in does occur.

Your first step should be a complete security check of your home. Always maintain a lived-in look by keeping the lawn trimmed, leaves raked, snow shoveled. Keep bushes and shrubs trimmed. Untrimmed shrubs, especially near the house, provide good hiding places and can often permit a burglar to take his time working on a door or window without risk of being observed. Lawn furniture left stacked against the house can give him the same advantage. Heavy shrubs and tall stockade fences

can give you a lot of seclusion, but they won't keep intruders out. If your neighbors can see the back of your house, you'll enjoy less privacy but more safety.

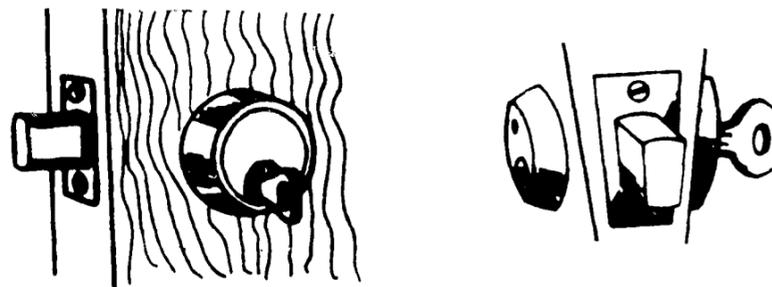
Keep doors and entryways well lighted, including the driveway and garage areas. Burglars and attackers don't like lights. Replace burned-out bulbs immediately. Don't leave lawn cart or child's wagon outside, either. It can simplify the burglar's job of getting your valuables to his car, which he may have parked a block away.

Whether you're at home or away, keep garage doors closed. To a burglar, it could mean no one is at home. It could also invite him to use your ladder or tools to break into the house, to say nothing of what he might steal from the garage: tools, bicycle, sporting goods, car, or whatever he might strip from the car.

Check the locks on all doors. You've heard that locks only keep honest people honest, but picking a good quality lock requires the skill of a professional. Most cheaper locks can be picked quite easily or opened with any one of a number of master keys.

Many doors with the lock in the knob can be opened with a credit card, a strip of plastic or a screwdriver; or the lock can be broken by twisting the knob with a quick turn of a pipe wrench. Many spring-loaded snap-locks that mount on the inside of the door can also be opened with a credit card. A dead-bolt requiring a key to lock or unlock is best.

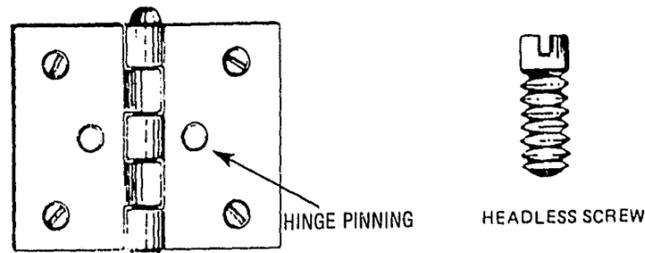
Any glass-paneled door, other than sliding patio type, should have metal grillwork over the glass and a lock that can't be opened by breaking the glass and reaching inside. The safest lock for this type of door is a double-cylinder dead-bolt requiring a key on both sides.



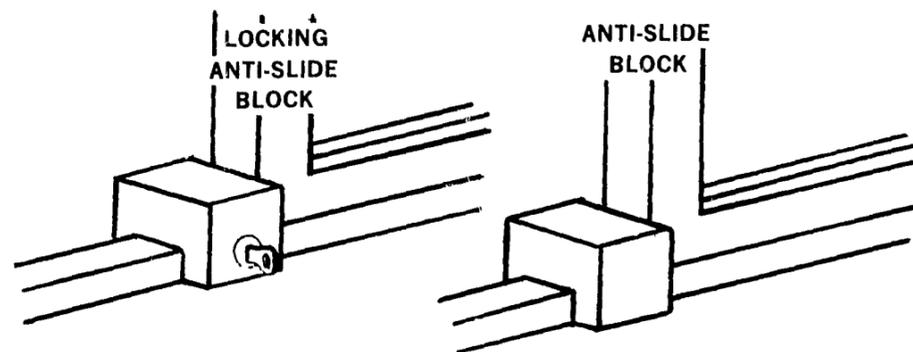
When you move into a house, have the lock tumblers changed by a locksmith to assure that any prior resident still in possession of keys can't get in.

Don't have more keys made than necessary. Each family member should have one, but don't allow them to be passed out to delivery or maintenance people. You may find it advantageous to leave one with a neighbor, but don't hide one under the door mat or in the mailbox. Burglars know more of those key-hiding places than you do.

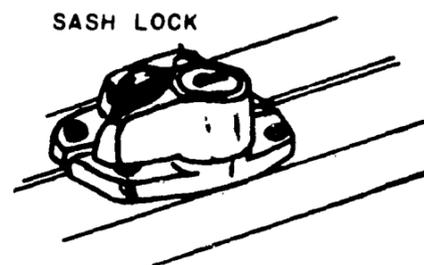
Door hinges should also be protected. Remove two screws opposite each other on the hinge plates. Install a headless screw in the hinge plate mounted on the door frame. The screw should protrude at least 1/2" and enter the other hole when the door is closed.



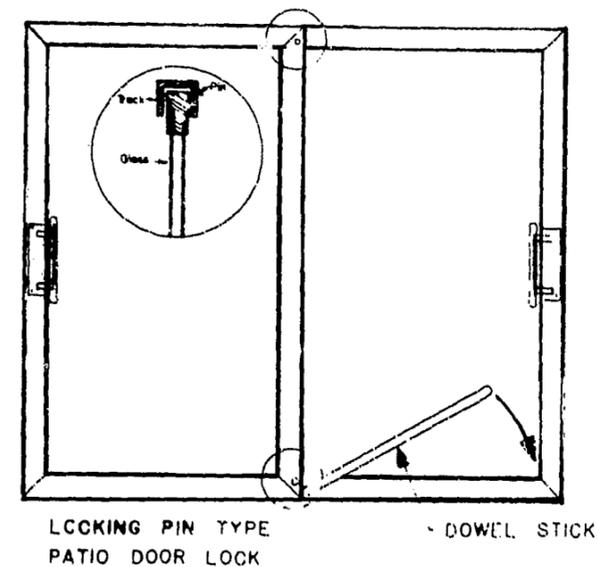
Check all windows to be sure they are lockable. Securing sliding windows presents a particular problem in that the primary objective is to keep the window from sliding or being lifted up and out from the track. There are many manufactured products available for securing these types of windows. Here are some suggestions.



Although sliding windows can be blocked with strips of wood or broomsticks cut to the proper length and laid in the groove of the sill, a far better method is to install a lock on the window frame itself. This lock will adequately secure the permanent and sliding portions of the window by way of a lock unit operable only by a key. Sash windows should also be secured in the same manner.

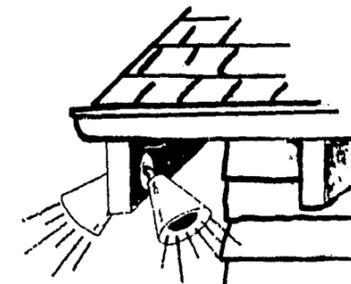


Sliding glass "patio" doors should be secured in the same manner as sliding windows. A dowel stick or broomstick would secure the sliding glass doors, but a better method is again a locking device to secure both portions (permanent and sliding) of the glass door together. Here are some examples of manufactured products available on the commercial market.



Basement windows, especially in many older homes, may be forced easily. They should be secured. If your basement windows are vulnerable, consider installing a lock on the door at the top of the basement stairs.

EXTERIOR LIGHTING

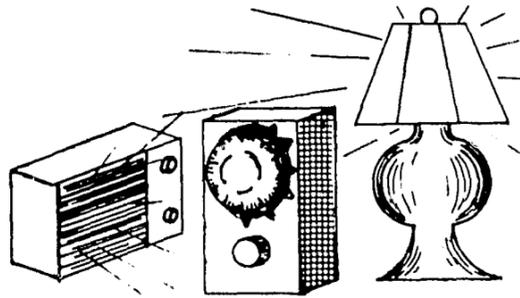


The proper use of exterior and interior lighting is very important in deterring a would-be burglar.

Exterior lighting is important, particularly when the yard area is obscured by high nonremovable shrubbery. The best possible location for outside lights is under the eaves. This makes ground-level assault more difficult. You can buy an inexpensive timer or a photo-electric cell which will automatically turn the lights on at dusk and turn them off at dawn.

Interior lighting is equally as important. The best source of lighting is a living room light, whether you are home or not. Again, use a timer or photo-electric cell to

automatically turn the light on at dusk. The illumination coming from this source is sufficient to silhouette an intruder through many windows in your home. It is also confusing to the burglar as to whether you are away, at home, or asleep on the sofa. Another method meant to confuse a burglar is the use of an additional timer connected to a radio or television. Used alternately, timers are very valuable devices to deter the would-be burglar.



For your personal safety while at home, install a wide angle viewer in your door to allow you to "know your visitor" and thus avoid allowing access to your home by an unwanted intruder.

WHAT YOU SHOULD KNOW ABOUT BURGLAR ALARM SYSTEMS

* Know Your Local Laws

Be sure that you check any local ordinances and laws concerning alarm systems. There may be laws governing the types of alarms which may be installed, the length of time an alarm can sound, etc. Your local law enforcement agency will be able to help you on this.

* Choose a Reputable Company

Make sure you deal with an established firm with a proven history of service and performance. All of the employees of the alarm company who sell or service alarm equipment, and thus have access to your home, should be bonded. The company should be willing to supply a list of nearby homeowners or commercial installations who are satisfied customers and who may be contacted for references. After you've selected the company (or companies), call and make an appointment with a representative to meet with you. Be sure to get the name of the person who will be calling on you. When the alarm is installed, try to have all members of your family present for instructions. It is always advisable to obtain two or three bids from different companies to ensure a competitive bid and greater exposure to the variety of alarm systems available.

* Types of Systems

Local Alarms: These forms of intrusion detection systems are usually installed in homes or small businesses. Warning devices include bells, buzzers, sirens or lights which are designed to scare off intruders.

Central Station Alarms: These devices are in the form of silent signals which are generally transmitted via direct connection to a central monitoring location or police department. In addition, it is possible to use various forms of automatic telephone dialing devices utilizing the existing household lines.

* Decide on a System

There are a number of systems available, but you should know that there is no such thing as a burglar alarm system that will make your home burglar-proof 100% of the time. However, a good alarm system can deter or detect most intruders, and will afford an added measure of security when you are away from your home. Some alarm systems are strictly for perimeter protection and others strictly for interior protection. The best system is usually one that protects the perimeter of your home combined with some interior protection. The interior type traps and detects an intruder after he has entered the home or by-passed the perimeter system. Preference for the desired level of security and type of system used depends entirely upon your budget, the design of your home and the amount of property you are protecting. The cost of an alarm system varies greatly between a local and central station type. Such factors as the distance to the alarm company, local telephone rates, the amount of wiring required and the construction materials in your home have a direct bearing on the cost and installation of an adequate system.

* Perimeter Alarms

The basic home system is a simple closed circuit loop system consisting of contacts or screens on doors and windows. Most are designed to ring a bell or activate a siren and/or illuminate the area to scare off an intruder. This will usually scare away residential burglars.

There are several types of sensors used on perimeter alarm systems.

Magnetic Contacts: One of the most widely-used residential devices is an electro-mechanical contact consisting of a magnet in one sealed enclosure and a switch in another sealed enclosure. They attach to doors, windows, transoms and other openings and are wired to a central control box.

Screens: These special screens have an unobtrusive, built-in alarm wire. They are usually custom made to fit the particular window to be protected.

Pressure Mats: Basically, this is a flat switch operated by pressure from a foot step. They're usually installed under carpeting next to entrances, windows and stairways and other areas where a burglar would be likely to travel through the home. The mat may also be used for spot protection on the interior of a perimeter system.

Photo-electric Beam: Small, unobtrusive sensors are installed in hallways, large rooms, stairwells and other similar areas. Any interruption of the beam by a person walking through it causes an alarm.

Ultrasonic (Motion Detection): Any movement within the protected area triggers an alarm. The unit should not be installed where there is likely to be normal traffic in the house at odd hours, or where it is subject to large amounts of wind turbulence from open windows or heaters or air conditioning vents.

Microwave (Radar): This system is similar to ultrasonic; it detects motion in a specific area. The difference is that the unit operates at a higher frequency and does not use air as a transmission medium.

Care must be taken in the installation to avoid accidental alarms due to protection waves traveling beyond the required coverage area. It must be FCC approved. This unit is generally not recommended for home use.

Sound Units (Noise Detection): These systems operate by detecting noise. They are generally limited to use where there is low ambient noise.

Passive Infrared System: This system is a detection system operating in a mode similar to the photo-electric beam and can be applied to cover a room or hallway.

Capacity (Proximity): This system is useful for protecting safes, files, cabinets, etc. The major drawback of this system is that it will only detect a person several inches in proximity to the object being protected.

Closed Circuit Television: One system of some limited use to the home owner is the TV camera. This can be manned so that homeowners can view who is at the door, or with sophisticated systems and adequate lighting, can view the complete exterior. The monitor can be a vacant channel on your television set or special CC TV monitor. Obviously, these systems play no part in protection when the homeowners are not present.

THINGS TO WATCH FOR:

Here are some ways to check the quality of your system.

- * Complete system should operate on house current and/or back-up battery-supplied current. (Self-contained, trickle-cell, battery-powered units are satisfactory if equipped with a reliable testing device.)
- * The system should have some monitoring device to alert the homeowner if any malfunction exists prior to operation.
- * The audible alarm feature of the system should be heard in any part of the protected premises, and loud enough to alert neighbors and/or passers-by.
- * Temporary losses of power, such as blackouts, which cause the system to change over to battery power, should not trigger an audible alarm.

- * Any external components of the system should be made as inaccessible as possible so that intruders find it difficult to cut through wires or cables outside the home in an attempt to deactivate the system.
- * Main components of the system should meet the electrical safety standard set by Underwriters' Laboratories, Inc.
- * Internal wiring should be installed in conformity with the standards of the Electrical Code.
- * If you have a fire alarm installed with your burglary system, it should include a test facility for checking to see if it is functioning correctly.
- * Make sure warning decals are displayed advertising your home is protected by an alarm system.
- * Reset feature—every alarm system using an audible annunciator should have a reset feature to turn the bell and/or siren off after sounding for a maximum of 5 minutes.

Read Your Contract

The alarm company should make a written proposal and give you a copy of the contract you will be signing. Make sure you read it thoroughly. Never sign a contract which does not list all the points of protection or itemize the equipment installed. No reliable firm will offer a "lifetime" guarantee. If your salesman says your system will reduce your insurance premiums, don't take his word for it. Check with your agent. Also, make sure their maintenance contract is in order and the agreement stays with the home, even though it may be sold.

Remember that your property and perhaps your personal safety are at stake. What appears to be a "bargain" may actually prove to be an easily compromised, or extremely limited alarm system.

In this regard, be sure that the sensor devices (magnetic contacts, motion detectors, pressure mats, screen, etc.) to be installed are Underwriters' Laboratory, Inc. approved for burglary protection. Your alarm company representative can show you the listing of the equipment in a UL publication.

You and Your Alarm System

The effectiveness of your system depends on you. Understand how it works, and what it takes to keep it operating properly. Ask the company to give you written instructions for the operation and testing of your system. By law, the companies are required to provide these instructions. Be sure to let your neighbors know you have an alarm system and ask them to call the police if the alarm is activated.

Don't Reward the Burglar Who Does Get In

Once you've taken the steps necessary to tighten security outside your home, safeguarding the inside is easy. These steps have to do with minimizing your loss and improving your chances of recovery if and when you become a burglary victim. Now, don't start feeling overly confident just because you followed the suggestions in the previous section. You still need to follow through on the inside.

You might start by gathering up the quantities of cash in your home and putting it in the bank. It's a lot safer there. Smaller amounts of money, wallets and purses should not be left exposed on dresser tops, kitchen tables or other easily visible places. They may provide just that little extra temptation needed to cause an otherwise honest person to become dishonest. This applies to people who may be in your home legitimately, such as babysitters, maintenance men, or even your or your children's friends.

Cash and other valuables kept in the house should not be kept in the usual old familiar hiding places. The first place some burglar would look for cash or other valuables is the top drawer of a dresser or chest. It is remarkable how consistently people conceal such things under the socks and hankies in that top drawer.

Coin collections, along with valuable jewelry which is not worn frequently, should be kept in a safe deposit box at your bank. Jewelry kept at home should not be left on dresser tops or other easily accessible places.

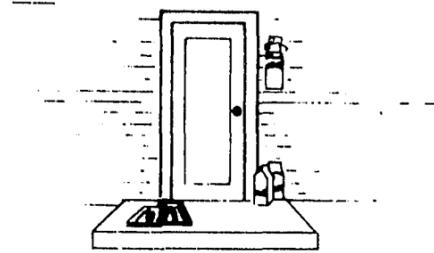
All jewelry of significant value, whether kept in your bank box or at home, should be photographed and marked with an identifying mark to enable you to identify it if it should be stolen and recovered. Much of the stolen jewelry recovered by the police is never returned to its owner because the owner can't identify it or prove ownership.

Many valuables, such as cameras, tools, projectors, guns, watches, television sets, and some items of sports equipment, have serial numbers. Make a tour through your home. List all such numbers, with a description, model number and brand name. Don't overlook kitchen appliances. List everything from the refrigerator down to the toaster. An inventory sheet suited for this purpose is available through the Operation I.D. Program.

On some items, such as sterling silver, you may prefer to have a jeweler stamp your name or initials on the back of each piece next to the manufacturer's hallmark.

Furs should also be marked for positive identification; but don't mark the label or lining. Often, the entire lining of a stolen fur is replaced. Put an identifying mark with an indelible marking pen in several places on the back of the skins.

What To Do Before You Go On Vacation



Among the burglar's favorite targets are homes of people away on vacation trips. He knows that he has plenty of time and does not have to pass up anything of value to him. You can avoid most of the risks by taking a few precautions and making some arrangements before you leave.

Discontinue newspaper and milk deliveries. Notify the post office to hold your mail, or arrange to have a neighbor pick up the mail and newspapers. A mailbox stuffed with mail, a collection of daily newspapers or handbills at your door, and other signs of your absence are give-aways to the cruising burglar. Arrange for your lawn to be raked and trimmed, or the snow to be shoveled from your walk while you're away.

Don't publicize your departure. Avoid newspaper write-ups about your vacation plans. Don't have your telephone temporarily disconnected. If a burglar uses the phone to check on a possible target, it's better that he thinks you are simply temporarily out rather than to know you're away for a prolonged period of time. You should, however, turn the volume level of your telephone's bells as low as possible before you leave. If a burglar outside your house hears a ringing phone that's not being answered, he may feel reassured you're not at home.

Leave a key to your house with a neighbor and arrange with him to check the house regularly. Give him an itinerary of your trip so he can reach you in an emergency. If you're driving and can't be sure where you'll be staying, he can have the state highway patrol locate you if he has the license number of your car and knows the general route you plan to take.

Don't leave all of the drapes tightly closed while you're away. Leave a few of them open or partly open, and ask the neighbor to readjust them from day to day. Leave at least one light burning, perhaps in a bathroom or hall, all the time you're gone. One or two lamps should be controlled by time clocks to turn on at dusk and off at your normal bedtime. Your neighbor can turn the outside lights on in the evening and off in the morning.

You may feel you'll be imposing on your neighbor too much by asking him to do all this for you. You can be sure, though, that your neighbor won't mind if he knows you'll take the same interest in his house while he's away. Neighbors who discuss their vacation plans with each other enjoy their vacation trips more.

Make a final safety check of the house before you leave to confirm that all doors and windows are securely locked; and, above all, don't leave a note taped to your door advising callers that you're away.

S CRIMES AGAINST BUSINESS

It is estimated that annual business losses are between twenty-four and forty billion dollars due to crimes committed against the private sector of our economy. It can be presumed that a considerable amount of these costs/losses were passed on to the consumer through increased prices, lost employment opportunities and increased social problems.

Concerns

According to a study entitled **Crimes Against Business**, several factors can be cited as directly affecting this situation:

- * There is little or no hard data on losses to businesses due to the generally non-violent nature of these offenses.
- * Poor record keeping and stock/fiscal control systems are an invitation to employee theft, from pilferage to embezzlement to commercial bribery.
- * Business owners should tighten their security systems, which are generally lax in smaller organizations.
- * Insurance companies require very little in the way of security as prerequisites to meet policy standards.
- * Businesses do not communicate with one another in the area of fraud operation schemes and known criminal activity.
- * Approximately 34% of small business failures can be directly attributable to employee theft.

When referring to the area of crimes against business, it is generally recognized that these violations include illegal acts and deceptive practices involving officers or employees of a company acting independently or together, by one business against another, or by the criminal element acting against the business community.

Types of Crimes

The types of crimes traditionally involving this area of concern and their definitions are listed below:

- * **Bad Checks:** Theft by deception whereby an instrument is written with the intent to defraud.
- * **Burglary:** The unlawful entry of a structure to commit a felony of theft.
- * **Larceny-Theft:** The unlawful taking, carrying, leading or riding away of property from the possession or constructive possession of another.

- * **Shoplifting:** The theft by a person other than an employee of goods or merchandise exposed for sale.
- * **Robbery:** The taking or attempting to take anything of value from the care, custody or control of a person or persons by force or threat of force or violence and/or putting the victim in fear.
- * **Fraud:** Obtaining money or property by false pretenses including bad checks and confidence games.
- * **Embezzlement:** Misappropriation or misapplication of money or property entrusted to one's care, custody or control.
- * **Vandalism:** Willful or malicious destruction, injury, disfiguration or defacement of any public or private property, real or personal, without consent of the owner or persons having custody or control.

Most businesses do not realize the extent of their losses resulting from these and other factors. Simply "writing off" these costs violates good practices and serves to perpetuate the problem.

Risk Management

There are no foolproof solutions to these serious problems. However, losses can be reduced and kept to a minimum if the following principles are applied:

- * Know what your crime losses are.
- * Establish a risk management plan to prevent losses before they occur.
- * Report all illegal activities to the proper law enforcement authorities.

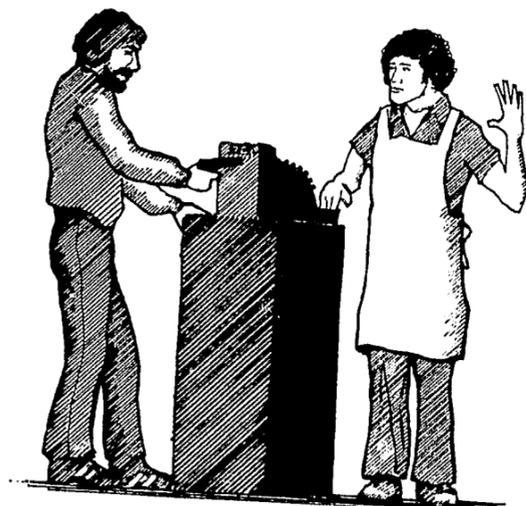
These principles can be implemented within businesses by taking the following avenues of action:

- * Establish training programs for owners and managers to familiarize them with the problem of loss prevention and its impact on potential profits.
- * Familiarize employees with common theft preventative measures and encourage the reporting of suspicious activity to an immediate supervisor.
- * Work closely with your law enforcement agencies' crime prevention officers in implementing methods to reduce criminal opportunity. Participating in such activities as security surveys and operation identification can have a demonstrated effect in the protection of business assets.

Additional resource material on topics dealing with crimes against business can be obtained from the Small Business Administration, Colorado Association of Commerce and Industry (Colorado Retail Council) or your local Chamber of Commerce.

6

ROBBERY CAN BE A DEADLY AFFAIR!



Holdup crimes are ALWAYS frightening, but there are preventive measures which, if taken, can lessen the possibility of your becoming a victim.

You can help by implementing a number of physical as well as psychological deterrents. You can increase your personal safety and provide valuable information to the police which may lead to the arrest of the robber.

From a legal standpoint, aggravated robbery always involves the threat or use of a weapon. That's how holdup differs from burglary, theft, purse snatch, or strong-arm robbery; a knife, gun or other potentially lethal weapon is usually used to threaten the safety of the victim.

Who Are The Victims?

Anybody can be robbed, but the PRIME TARGETS for holdup are take-out restaurants, grocery and liquor stores, taxicabs and service stations. Financial institutions, bars and hotel/motel units are also common targets. In most cases, a gun is the weapon brandished by the suspect.

Businessmen

Proper training of employees can help prevent a tragedy in case of a holdup. Try not to leave just one employee in the business at a time. If you or your employees must work alone, leave a radio playing in the rear or some other part of the business where the public would not normally enter. This would cause a would-be robber to think that there possibly could be another person in the building.

If possible, try to locate the cash register in plain view. Keep posters and displays out of windows. Visibility into the store is an excellent deterrent.

Never leave a large amount of money in the cash register. Deposit frequently all excess money in the bank or a business safe. Arrange to keep the serial numbers

and series dates of a few bills in the cash drawer. If you are a victim of a holdup, you will be able to identify a portion of the stolen money if recovered.

If practical, mark doorways at varying heights to facilitate subsequent identification of the robber.

You can fortify your business against robbery by following these simple suggestions:

- * Keep the absolute minimum of working cash on hand and overnight.
- * Advise the would-be robber that you have a good cash protection system by displaying "Burglar alarm" and "Two key" signs at store entrances.
- * Do not allow large amounts of cash to accumulate in your registers. There are special undercounter quick-deposit lockers in which money can be easily stored until you go to the bank.
- * Use all precautions when you bank cash. Use armored car services if you can. At the very least, avoid routine. Bank during daylight hours and take different routes at different times each day.
- * Utilize two-key money safes that require two people to open the door. As explained above, post appropriate signs explaining your system.
- * Count cash in a private area away from the public eye. Large sums of money exposed to view present a tempting target.
- * Do not hesitate to call the police when you are worried about special risks or are suspicious of someone inside or outside your business.
- * Do not use or encourage the use of firearms. The risk of untrained personnel resisting an armed robber is too great. No amount of money is worth it.
- * Install a robbery alarm system that silently signals a remote monitor during a holdup.

Homeowner

Although the chances of being a victim of a residential robbery are not as great as that of a business robbery, you should still be aware of a few precautions you can take to reduce the risks.

- * Be sure to keep all doors to your residence locked even when you are at home.
- * Install a "through the door" viewer so you can tell who is at your door without opening it.
- * Install a bright light near your door and use it whenever someone rings the doorbell or knocks on your door.

- * Never admit a stranger to your home. If someone wishes to use your telephone to call for emergencies, tell them you will place the call for them.
- * Never keep large sums of money about the home. Keep all expensive jewelry locked in a safe deposit box at your bank.
- * Don't hesitate to call the police if someone demands entry to your home or if you observe strangers hanging around your neighborhood.
- * If a robber should gain entry to your home, keep calm and cooperate with him. Keep in mind that the police will need a good description.

Businessmen and Homeowner

If you are a victim of a robbery take note of everything you can -- robber's size, weight, build, dress, speech, abnormalities, method and direction of travel from your home or business.

Remember! Cooperate, keep calm, and get a good description.

PHYSICAL DESCRIPTION

Eyeglasses

Sideburns

Beard or Moustache

Shirt

Necktie

Jacket or Coat

Weapon Right or Left Handed

Trousers

Shoes



Nationality

Height

Weight

Age

Hair Color-Cut

Eyes

Complexion

Visible Marks, Tattoos

SHOPLIFTING



A Dime from Every Dollar Goes to pay for the things shoplifters take...and to pay for measures to curtail shoplifting.

Who Are the Shoplifters

Although juveniles may steal for thrills, for fun or to help maintain a social status in their peer groups, shoplifting is also a crime committed by persons of nearly every age group and walk of life. Many are first-time offenders when caught.

External losses from professional thieves account for the greatest total monetary cost to retailers. These individuals often work in a team of two or three persons, male and female. They often steal to fill orders for their "fence" or outlet. They receive only a fraction of the value of an item. Therefore, they have to steal large amounts of merchandise to make the operation profitable.

ADDICTS WITH A NEED FOR DRUGS THAT DRIVES THEM TO STEAL

Narcotic addicts steal to fulfill their physical need for narcotics. They may need to earn upwards of \$100 per day to support a "habit." These offenders can be dangerous. More often than not, they are under the influence of narcotics when they commit their thefts.

To Reduce Shoplifting Loss

Tips for Businessmen

- B - bags and purses are used to carry most stolen merchandise from a store. Be aware of open purses and bags carried by customers.
- E - examine all merchandise for torn tags and incorrect prices when making sales.
- A - always call the police when you apprehend a thief.
- L - label all merchandise with your store name or number.
- E - expensive items should be placed in areas near check stands allowing for better control.
- R - remove all empty hangers and cartons from display racks.
- T - take time to recognize a customer. A courteous "I'll be with you in a moment, sir," will let the honest customer know you are willing to assist, but will let the thief know you are watching him.

Play it Safe

Never attempt to apprehend a violator by yourself. Seek assistance from a fellow employee. It will make apprehension easier and safer, and a witness to your actions will protect you later in court. Narcotic addicts or thieves who panic can be dangerous.

* Tips

An introduction to a life of crime is usually begun with the theft of an insignificant item from a store counter. Immediate apprehension of a shoplifter may help to avert a more serious problem.

There are many shoplifting techniques a businessman should be aware of such as:

- * The Body Boost—The greatest percentage of shoplifted articles are worn by shoplifters or concealed in their clothing.
- * Shoplifter's Shuffle—The most frequently used method of merchandise concealment by the professional thief is referred to as the "Shoplifter's Shuffle." The thief, usually a woman, will select an article and place it between her thighs, under her dress. She will then slowly shuffle out of the store, endeavoring to give the impression that she has a naturally slow style of walking. Women using this technique can carry items weighing up to 25 pounds.
- * Booster Bloomers—Known as pantaloons, they are best described as baggy pants which are tied above the knees. A shoplifter will wear the bloomers under a skirt or full dress with an expandable waistband. She pushes items past her waist and into her bloomers. A full outer garment such as a coat or skirt will allow a large number of items to be carried from the store.
- * The Open Purse Drop—This technique is often difficult to detect. The thief wanders through the store with her purse or knitting bag open, dropping items into it as an opportunity for theft presents itself.
- * The Booster Coat—This is a coat altered so the lining will contain pockets. It may also be rigged with devices, such as a harness or hooks, enabling the wearer to shoplift a great many items with ease.
- * Remember: Shoplifting is your loss.



OUTWITTING BAD CHECK PASSERS

JOHN A. DOE
1676 NOWHERE PL - 536-7080
ANYWHERE U.S.A. 8008

112

PAY TO THE ORDER OF *Charles Davis* *Jan 31, 1975* \$ *12.54*
Twelve and 54/100 DOLLARS

2nd National Bank of Lakewood

John A. Doe

⑆ 1070⑉0469⑆ 84 06908⑈

Time was when a man's word was as good as his bond; but nowadays, even the signatures of many persons are worthless — especially to retailers who are stuck with bad checks. Winning the battle of wits against worthless check-passers is largely a matter of knowledge and vigilance. You have to know what you're up against, pass the information on to your employees, and be constantly on guard when accepting checks.

Fraudulent Checks

Check cashing has become an important part of today's business world, from the small corner store to the downtown banks. The privilege of cashing a check has come to be expected, if not demanded, by the majority of today's retail customers.

The dollar value of checks written has continued to increase by nearly 50% each year. The American Banking Association estimates that 42 billion checks will be written annually in the United States by 1980, compared to the 21 billion checks written in 1970. The development of electronic funds transfer hardware — or computer banking technology — may decrease the volume of checks written in the next few decades, but checking accounts will continue to flourish as a generally-accepted system for bill paying.

Along with the increase in the volume of checks written, there is a corresponding increase in fraudulent checks returned. U.S. Department of Commerce projections indicate that a total of \$1.2 billion worth of fraudulent checks will be returned annually by 1980.

Current figures show that between 1 and 2 per cent of all checks cashed in the United States are now returned. Of this amount, more than 26 million checks are found to be counterfeit or forged, while more than 90 million checks are returned annually for nonsufficient funds.

The monetary losses reflected by the figures noted above are astounding. These losses are incorporated into the price of goods and services, and add directly to inflation. Fraudulent checks are everyone's problem and everyone's loss.

The philosophy behind check cashing works because the majority of the people are honest. Sound check cashing rules are necessary to provide insight into the more frequent habits of fraudulent check-passers. The following rules should be used as guidelines. If accepted, they will result in cutting fraudulent check losses.

*** Examining Checks:**

Look at the date: It should not be "post-dated" or "stale-dated" (more than 60 days old).

Inspect the edges. All legitimate checks have a perforation on at least one edge, except government or "computer card" checks.

Beware of low numbered checks. Nine out of ten insufficient funds checks are numbered from 101 to 150 and are from accounts less than one year old.

The magnetic numbers at the bottom of the check should have a dull finish. Magnetic ink never appears shiny.

The first two numbers in the lower left-hand corner of the check must correspond to the Federal Reserve District that the bank issuing the check is located in. Many times a forger will change these numbers to slow down the clearance time on the check.

The numerical and written amounts should agree, and the signature should be written legibly.

*** Checks Should Be Signed or Endorsed in Your Presence:**

Banks do not care how many times a customer signs a check as long as the signature is theirs. If you doubt a signature which you did not see written, have the customer re-sign the check below the signature line. Likewise, endorsements should be signed in your presence exactly as the check is made payable; for example, a check made payable to John R. Smith must be signed the same way, not J.R. Smith.

*** "Counter" or "Starter Kit" Checks Should Be Avoided:**

These are checks which do not have the person's name imprinted on the check. Although the check may be good, many problems occur with these types of checks. Unless you really know the customer, avoid accepting these checks.

*** Ask for at least Two Pieces of Identification:**

Remember, identification which is not properly utilized by the acceptor of a check is worthless. Try to get at least one form of identification which contains a photograph. Examine the check carefully, then compare it to the identification — the signatures should be reasonably alike. Next, compare the information on the identification to the person presenting it. In the case of a driver's license, do the address and physical description correspond? Has it expired? More than 60% of all forged checks are cashed with licenses which are no longer valid. Finally, if you take the time to look at the identification, take the time to record it on the face of the check, NEVER on the back.

*** Does the Check "Go" with the Person Presenting It:**

In addition to examining the identification of the person presenting a check, make a value judgement as to whether the person goes with the check; for example, a thirty-year-old male is attempting to cash a U.S. Government check issued for Social Security retirement payment. The check doesn't "go" with that person.

*** Two Party Checks Should be Avoided:**

This does not mean that these checks will always be bad; however, when they turn out to be fraudulent, the acceptor is placed in the middle of a situation which can only be unpleasant at best. In these situations, any contesting by either party will usually result in the check being returned to you by the bank. It is up to you to attempt collection from one or both of the parties involved.

*** Checks Which Appear to be Altered Should be Avoided:**

The most common alterations are the amounts. However, the date as well as other portions of the check may be altered. If you are suspicious of a check which may be altered, you can be sure the bank will be equally suspicious and return it to you. Checks are inexpensive; anyone who makes a mistake should be able to afford the luxury of writing a new check and destroying the old one.

*** Inspect for Time and Dollar Limit Requirements:**

Some checks are good for only 15 days, others carry longer time limits. Whatever the case, it is very important to determine if a time element is associated with the check, and then see if the check is within that limit. Any company which issues large amounts of checks usually sets dollar and time limits for their checks. These regulations are usually found on the back or on the front top right of the check.

*** Set Dollar Limits for Check Cashing:**

Businessmen should adopt a policy of cashing personal checks for the amount of purchase, or for a maximum of \$10 over. Doing this will reduce your possible loss from around \$90 to \$30 per check. (The average loss for fraudulent checks ranges from \$80 to \$90).

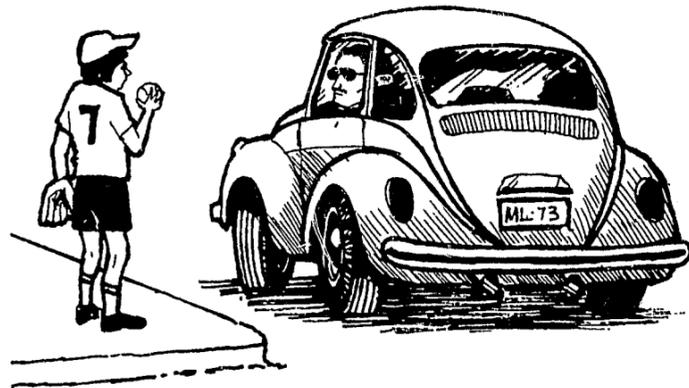
*** Use Extra Caution on a Customer Who Tries to Fluster You:**

This is a common technique used by most professional fraudulent check-passers. The two most common approaches are the "I am in a hurry, so please rush this," and the constant talker who tries to distract you from the transaction. A third and usually successful approach is the indignant individual who has "never been treated like this in my life." These people know you are on the spot, because your customers are being kept waiting until you "ok" their check. The check-passer knows you are likely to do this on the spur of the moment, hoping that he is honest.

These operators usually appear on Friday and Saturday, knowing the check will not hit your bank until Monday (later, if it is a bank holiday); then one more day to his bank and another day back to your store. This gives the check-passer sufficient time to move on to the next town before you even know you have been victimized.



**KIDNAPPING —
EXTORTION**



An offense closely associated with robbery, the extortion — kidnapping, has been occurring with greater frequency recently. Whenever a kidnapping occurs, it is essential that the victim's family immediately initiate action to effect the safe return of the victim. This can best be accomplished by following these suggestions:

- * Notify your local law enforcement agency or F.B.I. as soon as possible. Be prepared to furnish an account of the disappearance of the victim.
- * Maintain absolute secrecy. Do not discuss any aspect of the situation with anyone other than investigating officers.
- * Do not handle letters or communications demanding ransom. Write down the exact messages of phone conversations with kidnapers.
- * Do not touch or disturb anything at the scene of the crime.
- * Stay calm and attempt to maintain a normal routine if possible.

When a kidnapping occurs, the first concern of the officers and the F.B.I. is always the safe return of the victim. The investigators will require photographs and a complete description of the victim, as well as information concerning personal habits, characteristics, and peculiarities of the victim.

Business executives or their families are common victims of the extortionist — kidnapper. These people should:

- * Instruct family members and associates not to divulge information concerning the family to strangers.
- * Establish simple, effective signal systems which, when activated, will alert family members or associates that a dangerous situation exists.
- * Vary daily routines to avoid habits or patterns that may aid the kidnapper in establishing his plans.
- * Always advise a family member or associate of your destination when leaving the home or office and the intended time of return.

School authorities must recognize that a student might be kidnapped due to the ease of contacting the victim at an established location. School personnel should be advised to:

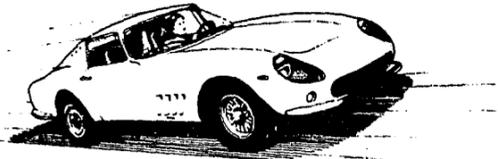
- * Always contact a child's parent prior to releasing him to anyone other than a parent during regular school hours.
- * Confirm the identity of a caller requesting early release of a child. A child may return a call to verify the caller as a parent, or a second parent may be contacted. If there is any doubt, do not release the child.
- * Be alert to observe suspicious persons loitering in or near school grounds. If such persons cannot logically explain their presence, notify the police as soon as possible. Identity and description of such persons and their vehicles, if possible, should be obtained.

Parents can help to protect their children by:

- * Securing their residences, particularly children's rooms.
- * Never allowing young children to remain unattended.
- * Instructing children not to permit entry into the home by strangers.
- * Avoiding obvious indications that adults are away from the home.
- * Teaching the children how to contact the police and under what circumstances to do so.



SELF-PROTECTION FOR WOMEN



All too often women become victims of crimes that they might have prevented by taking simple precautions. If you are home alone, or travel unescorted, you should be aware of measures you can use to safeguard yourself.

Driving



When possible, travel on well-lighted busy streets. Keep the car windows rolled up and the doors locked.

Do not leave your purse on the seat. Put it in the glove compartment or on the right front floor. Your purse can lure a criminal into your car.

Do not pick up hitchhikers. Avoid stopping at lonely, out-of-the-way, or poorly lighted places, even for car service. If you have car trouble, signal for help with a white handkerchief tied to the door handle or radio antenna, or by raising the hood. Then stay in the car with the windows raised and the car locked until you are sure of the intent of any person offering assistance. If a person attempts to gain entry, or is otherwise a threat, sound your horn until the person leaves, or until help is attracted.

Avoid stopping to aid disabled motorists. Wait until you can report it to the police or a service station.

Park only in a well-lighted spot near enough to your destination for safety. Look around for loiterers before leaving the car.

Lock your car whenever leaving it. This will help safeguard property inside and discourage thieves. Upon your return, examine behind the front seat before you enter the car. A criminal may have entered to await your return.

Upon arriving at home, keep the headlights on until the garage is opened, the car is parked, and the house door is unlocked. Be particularly alert when going into apartment house garages. If possible, have a friend or neighbor meet you. Keep your keys in your hand in case someone tries to attack you.

Walking

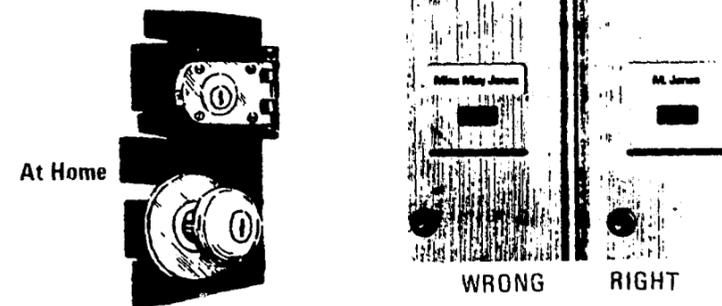


When walking alone at night, walk briskly and with confidence. Look around to see whether you are being followed. Notice people who pass you. Avoid passing close to shrubbery, dark doorways, and other places of concealment. Avoid shortcuts. If someone suspicious is following you, look for an open business or go to a nearby home for assistance. If nothing else is available, head for a well-lighted area where there are people.

Don't accept rides from strangers. If a car approaches you and you are threatened, scream and run in a direction opposite that of the car. If a driver attempts to force you into a car, be prepared to defend yourself. Do not get into the car unless it is absolutely unavoidable.

Your purse is a likely target for an attacker. Never carry large amounts of money in your purse. If an attacker grabs your purse, let it go. It is better to lose your purse than to risk injury defending it.

Have your key ready so your house door can be opened immediately.



Women living alone should list only their last names and initials in phone directories and on mailboxes, i.e. (Jones, J. L. — not Jones, Joan Lynn).

After moving into a new house or apartment, change the door locks. Previous tenants may still have keys.

Install a peephole in the door. When home alone, never open a door to a stranger. You should always request salesmen and repairmen to show identification prior to being admitted. If still in doubt, call the business to confirm the identity of the person.

Protect your neighbors as well as yourself. Never mention to a stranger that a neighbor lives alone or is at home alone.

When a stranger requests to use your phone, do not permit him to enter. Offer to summon emergency assistance or to make the call for him.

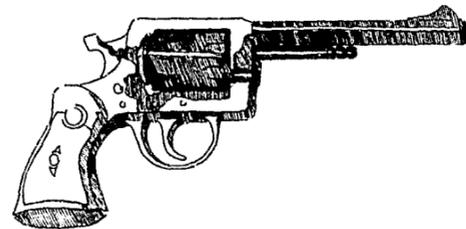
If you should receive a wrong-number call, never reveal your name, address, or admit you are alone. Do not give your phone number to an unknown caller, but ask what number they are trying to call. Do not prolong the conversation. Hang up. Notify the police of any obscene phone calls.

Keep windows secured and install window locks on those left open for ventilation. Limit openings to spaces small enough to prevent entry.

Be cautious about entering an apartment house elevator with strange men. It is wiser to remain in the lobby for a few minutes.

When using a laundry room in an apartment house, never remain there alone. Get a friend or neighbor to accompany you.

Should I Carry A Weapon?



Guns, tear gas pens, knives, etc., can easily be turned against you unless you are thoroughly trained in their use. Also it is illegal to carry some kinds of weapons.

It is probably best **not** to carry a weapon.

* If You Are Attacked and Decide to Resist

Attempt to run away.

Scream as loud as you can to attract attention.

Strike back fast, aim for vital spots.

Gouge eyes with thumbs; scratch with fingernails.

Jab knee into groin area.

* If You Are Attacked From the Rear

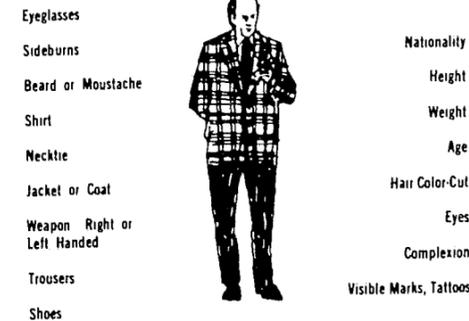
Dig heels into instep; kick at shins.

Strike attacker's face with the back of your head.

What If It Happens To You?



Get a good look at the attacker. Remember his description. Check his height as compared to your own. Note his approximate age, hair color, unusual marks or scars, mannerisms, language, phraseology and conduct. If he is in a car, note the license number, make, color, model, damage, direction of approach and escape.



* If you are attacked or sexually assaulted, what can be expected from you?

Call your Law Enforcement Agency to report the crime

As the victim of such a crime, you can be expected to be treated with dignity and respect.

The police will need to ask you some questions.

What happened?

Where were you attacked?

Can you identify the man?

Was force used?

Inform police of all details of attack, however intimate, and of anything unusual you may have noted about the attacker. Remember, what he said and how he said it may lead to his arrest.

**A MESSAGE FOR YOUTHS
AND
THEIR PARENTS**



Colorado Children's Code

"To secure for each child, subject to these provisions, such care and guidance, preferably in his own home, as will best secure his welfare and the interests of society. To preserve and strengthen family ties whenever possible, including improvement of home environment: To remove a child from the custody of his parents only when his welfare and safety or protection of the public would otherwise be endangered. To secure for any child removed from the custody of his parents the necessary care, guidance, and discipline to assist him in becoming a responsible and productive member of society."

The above statement is not simply the thoughts of a person who would improve the care and treatment of children who are involved in criminal activity or are otherwise endangered. Instead, it is the "declaration of purpose" for the **Colorado Children's Code** as adopted by the Colorado Legislature on July 1, 1967.

Before that time, the law, as applied to children, was a haphazard affair, not fully organized or enforced. As a result, both society and children were often mistreated and abused. The intent of the Children's Code is to rehabilitate the child before he becomes a hardened adult criminal. However, if he proves to be beyond help, provisions are made to remove him from society.

The majority of juvenile offenders are dealt with only once at the police level. As the "offense" is processed through the juvenile justice system, various types of counseling are provided for both parents and child. Usually this is accomplished by members of the District Court's Juvenile Division. When compared to the total volume of offenses committed, few cases actually reach the court itself. This does not indicate laxity on the part of the court in carrying out its duties, but instead demonstrates that parents who care, with a little help, can assist their children far better than anyone else. More than anything else, children respond to good home, love and discipline.

Use of Motorcycles

There are large numbers of young people who have motorcycles and dirt bikes. They should be aware that a motorcycle and its rider must be licensed to operate on the roadways.

If you plan to ride only on vacant lots and fields, you need to know that unless you have the written consent of the property owner, and a valid vehicle license or state of Colorado recreational permit, you are in violation of the law and subject to arrest. Furthermore, even though you obtain permission, and a vehicle license, you are still responsible for not disturbing the peace of the neighborhood or another individual.

To obtain current information on licensing a motorcycle for street use, contact the Department of Revenue, Division of Motor Vehicles. For information on obtaining a Colorado recreational permit, contact the Parks and Outdoor Recreation Division.

The safe and sane use of a motorcycle is the responsibility of its rider. Any damage caused by the use or misuse of a motorcycle will be the responsibility of its rider. Every parent should be sure that they are willing to transport their child to a safe place of operation if they allow that child to have a motorcycle.

It is extremely tempting for a young person to ride his motorcycle on the sidewalk or edge of a roadway to get from his home to a vacant field. It is important to you as a parent to realize, and to be sure your child realizes, that it is unlawful to ride the motorcycle on a sidewalk or roadway edge. It is also a common practice of a youngster to coast on a motorcycle with the engine running and the vehicle out of gear. This form of operation is illegal under the Colorado Motor Vehicle Laws.

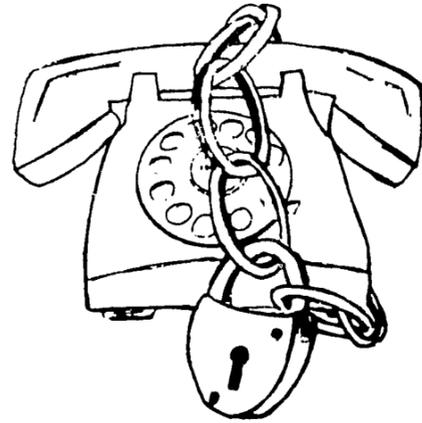
Criminal Mischief

Every person who maliciously injures or destroys any real or personal property, not his own, is guilty of criminal mischief. If the damage is excessive the crime may become a felony. Much property damage of this kind is done by both boys and girls. Parents should not allow their children to play near a vacant building or a construction job. The temptation to scratch initials in fresh plaster, make footprints in fresh concrete, or break windows is often too great for youths to resist. Each year the community suffers thousands of dollars of damage as a result of young vandals, and some adults, breaking windows, street lights and destroying school and other property. Parents should remember that they, as well as their children, can be held financially responsible for their children's acts.

In Conclusion

Laws are for the protection of all. If you, as a young person, break the law and get out of control at home or elsewhere, someone has to bring you in line to protect the rights of others. You should do everything within your power to avoid the consequences of having an arrest record, and the best way to do this is to obey the laws. Anyone may be taken into custody if he breaks a law.

TELEPHONE SECURITY



The first security precaution pertaining to your telephone should be your directory listing. You may choose to have a completely unlisted number or a number obtainable only from the information operator. If you are a woman, and specifically want a directory listing, use only your first and middle initials along with your last name. The obscene caller or attacker often looks in the directory for feminine names.

Many people who accidentally dial a wrong number will simply hang up when they hear a strange voice, or they will ask for a name unknown to the answering party. In such a case, the caller should be told there is no one there by that name. Volunteer no further information. A caller may ask "Who is this?" or "What number is this?" Always answer such questions with another question: "Who were you calling?" or "What number did you dial?"

Never reveal your identity, phone number, address, or any other information to an unknown caller. Chances are such calls are legitimate errors; but burglars and attackers occasionally utilize the telephone to check out a possible victim.

A caller may ask if a woman's husband is at home in an effort to assure themselves that a woman is alone. If you don't know the caller personally, never say your husband is at work, or that he's out of town, or that he's anywhere else. It's much wiser to say he's busy, or that he's sleeping (even if you don't have a husband). Then ask for a name and number. Don't say anything to indicate that you are presently alone or that you live alone. If such calls occur frequently or regularly, notify the telephone company and the police.

Any stranger at your door, asking to use your phone, should not be invited inside. You may offer to make the call for him, if you like, but leave him outside your door while you do so (be sure to keep the door locked at all times.) He may be planning to walk in while you're busy on the phone.

What To Do About Harassing Or Obscene Phone Calls

At best, the obscene caller is an emotionally disturbed person. However, it isn't what he says (or doesn't say) that gives him his kicks; it's your reaction to it. If a person reacts by screaming, shrieking, abruptly slamming down the receiver, or otherwise exhibiting fear, the obscene caller will have achieved his goal.

The rules for handling the obscene caller are simple: Be calm, don't get angry, don't comment in any way, and don't listen. The moment your caller starts using obscene language, or as soon as you are aware that the caller is saying nothing, breathing heavily, or making other sounds, quietly hang up without saying anything or showing any reaction. Don't keep saying, "Hello, who is this?" If you fail to respond, chances are he won't persist.

If the calls should persist, notify the telephone company and the police or, after receiving several such calls, you might try interrupting the caller by saying, "Operator, this is the call I want traced." Say it calmly; don't give him the satisfaction of knowing he got to you. Sometimes this technique can be quite effective.

DON'T LET YOUR TELEPHONE BE AN "OPEN LINE INVITATION TO AN UNWANTED INTRUDER."



SENIOR POWER



Crimes Against the Elderly

Many older citizens live in a state of "house arrest" or self-imposed exile due to the fear of being victimized.

Older people constitute a majority of the victims of criminal frauds involving medical quackery, fraudulent land sales, phony investments, retirement insurance, home repair schemes and various con games. The elderly also have higher victimization rates for strong-arm robbery, purse snatching and pickpockets.

The most important feature of the relationship between crime and the senior citizen is an understanding of the impact of crime on older adults. A teenager robbed of his pocket change will continue to function without dramatically changing his lifestyle. A crime in which a 75 year old woman is knocked to the pavement and robbed of her purse may alter her future behavior and lifestyle. The elderly victim, in all probability, will venture out of her residence only when absolutely necessary, thereby limiting both her own lifestyle and her capacity to contribute to society. Thus, both the victim and society lose.

Physical changes in the body and the adjustment to living on a fixed income often limit the mobility of many older people. When the fear of criminal victimization is added to these factors, it is no wonder that many seniors lead a cautious and isolated lifestyle.

Some general guidelines that apply to the protection of older adults' property and their personal safety include:

- * Have your Social Security or retirement checks sent directly to your bank, not mailed to your home. Do not keep large sums of cash in your home.
- * Pay for groceries, drugs and other purchases by check; don't carry large sums of cash when you go shopping.
- * Women who must walk or rely on public transportation should carry their wallet and keys with them, and leave their purse at home.
- * If you are accosted, give the robber your purse or wallet. Studies show that older people who struggle with purse snatchers or pick-pockets are seven times more likely to be injured than those who do not.
- * Do not sign contracts for services, especially for home repairs, until you have obtained proper references and checked the firm through the Better Business Bureau.
- * Do not participate in mail-order insurance programs, pre-arranged funeral plans or any extensive health-improvement project without first consulting with an attorney.

- * Finally, if you are the victim of a crime, or if you know a victim, take advantage of the many witness-assistance and victim-aid programs that may be available to you. These programs are designed to provide an understanding of your local criminal justice system and to help you work within it. For information, contact your local law enforcement agency, District Attorney's office or County Department of Social Services.

Specific crime prevention measures that address the problems most often encountered by seniors are outlined in the following chapters in this handbook: (1)—Getting Involved; (2)—Thefts and You; (4)—A Burglar Only Needs One Opening; (12)—Telephone Security and (14)—Beware of the Con Artist and Con Games.

A major key to reducing the threat and fear of crime lies in the involvement of the people most directly affected—the potential victim. Seniors have the time, patience, acquired technical and life skills, personal contacts in the community, enthusiasm and dependability to become actively involved in the reduction of criminal opportunity.

Assistance Organizations

Organizations such as those listed below are able to provide for the development of volunteer efforts and crime prevention assistance for senior citizens:

NRTA—National Retired Teachers' Association

AARP—American Association of Retired Persons

CCSC—Colorado Congress of Senior Citizens

SCORE—Service Corps of Retired Executives

RSVP—Retired Senior Volunteer Program

VISTA—Volunteers in Service to America

Volunteers of America

Rotary, Kiwanis, Optimist and other service clubs

Retirement groups from the government, business, the military and labor unions

To learn more about methods of reducing criminal opportunities in your neighborhood, and to become involved in your community's crime prevention effort, contact your local law enforcement agency or volunteer organization.

14

BEWARE OF THE CON ARTIST AND CON GAMES!



Con men, or confidence men, can strike anywhere and against anyone. Victims cannot be classified according to age, economic status, profession, or occupation. They could include the jobless laborer eager for part-time work, the housewife who took an unknown salesman's word about a new product, or the doctor who could not find time to check into the rosy picture painted by a smooth-talking stock promoter. The victims might live in your block, right next door, or in your own home. Con men prey upon the unwary with a variety of fraudulent schemes.

Our competitive economy is based on legitimate profit seeking. Remember that you never get anything for nothing. Every business transaction must show a profit. Therefore, advice cannot go beyond saying "know what you want, know what you are actually getting, and what you are, in fact, paying."

In the following pages are explanations of some of the schemes most commonly used in this area, with emphasis on the similarity in the patterns of all. Remember, there are hundreds of variations of each of these rackets.

HOME IMPROVEMENT FRAUDS

Home improvement frauds cost Americans from five-hundred million to one billion dollars a year. Beware of promises to make your home a "display model" for which you receive a special low rate for work done and promises of bonuses for neighbors and friends purchasing the same work after seeing your "model" home. Usually the bonuses never materialize, and the cost of the work to your home is far more than a legitimate contractor would charge.

Furnace Repairs

Beware of advertisements in the local newspapers which offer fall or spring "furnace cleaning and inspection specials" for extremely low prices. Such a cleaning service may be low priced but it may also result in problems.

The "furnace cleaner" will come out with a large vacuum cleaner and complete the job. A well dressed "furnace expert" will arrive next to examine your furnace. The "examination" may "reveal" a hairline crack in the heat exchanger or combustion chamber, which is "invisible to the naked eye," but allegedly will cause dangerous and poisonous gases to leak into your home. The "furnace expert" tells the victim that unless the furnace is replaced immediately, the house may catch fire, or the poisonous gases may suffocate the family in their sleep.

The victim is convinced to purchase a new furnace, usually at a highly inflated price, and the old furnace is carted away immediately, before the victim has a chance to change his mind.

At this point, the victim is trapped and the evidence is gone.

* Precautions

Don't take a salesman's word that your furnace is cracked. Don't be frightened or intimidated into buying something you don't need or want.

Contact Public Service or your fire department. Each will test your furnace for leaks free of charge.

Before you sign any contract, check with neighbors and the Better Business Bureau. Be sure you are dealing with a reputable firm.

Asphalt Driveway and Roof Sealing

Each year an itinerant clan of door-to-door "repairmen" infiltrates the area. They are primarily engaged in the business of oiling roofs, repairing gutters, and resurfacing driveways with a substandard grade of oil, which washes off with the first rain.

These con men will go door-to-door in older neighborhoods, usually inhabited by senior citizens. They will make grandiose claims about their special sealer, often offering worthless verbal ten- or twenty-year guarantees against leaks. They say they will spray a roof or driveway for \$100.

Often they quote no price, and intimidate or threaten very old victims into paying \$700 to \$1000.

Also, they will frequently collect a deposit in advance, then disappear forever.

Contracts

Be sure all promises of any salesman are written into every contract. Don't be pressured into signing a contract out of fear of losing a "bargain." Never sign a statement that the work has been completed satisfactorily until the work is completed to your satisfaction.

DOOR-TO-DOOR AND TELEPHONE SOLICITATION

Door-to-door and telephone solicitors can present particular problems in an urban area. Many solicitors are con men. By appealing to your emotions or by misrepresenting "special offers," you are likely to end up buying something you probably did not want, at above normal prices.

The "Free Offer"

Beware of the solicitor who tells you you are a "lucky winner" or that he has a "free gift" for you. Start your part of the conversation by asking him what he is selling.

He will usually deny that he is "selling" anything, but claim he wants to let you in on an "advertising plan" or give you a gift to watch a demonstration. He may offer you a "bargain rate" on books or magazines, or try to enter you in a contest "you can't lose."

The variations to the sales pitch are endless, but the intended result is always the same: obtaining your signature on a contract you can't back out of.

A typical example of the "free offer" is that you're informed you have won a free sewing machine. All you have to do is pay for a five-year service contract. Check around and you will usually find that the cost of the service contract is usually as much as or more than the selling price of the sewing machine.

"Referral Selling"

In addition to the above, beware of a solicitor who tells you that a product will cost you little or nothing, because you will get a special sum of money for every friend you refer by name to the salesman, if the friend in turn decides to buy the product.

Remember, the salesman's promises are verbal, and do not appear on the contract you have signed obligating you to pay the entire purchase price for the product. If you complain later, you may find that the salesman either denies the promise, or cannot be located. Your contract is then sold to a financing institution whose only concern is to collect their money, and who will assume little responsibility for representations made by the solicitor.

* Helpful Hints

If you enter into long-term sales contracts with solicitors, never pay by cash or with an incompletely filled out check.

Require all verbal representations to be written into the contract before signing it. Make sure you receive a legible copy of every contract.

If you believe you are being pressured or intimidated, or you are in doubt about the solicitor, call the police department for assistance.

FRAUDULENT BUSINESS PRACTICES

The majority of businesses sell their products and services by honestly advertising the price and truthfully describing the article or service. Others, however, have found that it is much easier to use misleading or fraudulent methods to make money. The following are common fraudulent business practices which victimize countless consumers each year.

Deceptive Pricing and Phony Bargains

Do not take the following claims or similar "come-ons" at face value:

was \$... now \$...

save up to \$...

...% off regular price

Factory or wholesale prices

Name your own price

Sale or clearance sale

We sell for less

Introductory offer or special purchase

Protect your hard-earned money. Compare prices of similar products at competing stores to see if you are really getting a "bargain." Ask the salesman to show you proof of the original price.

Bait and Switch Advertisement

A product is advertised at a very low or attractive price to lure you to a store. For example, you see an advertisement containing a picture of a "top of the line" refrigerator, and the price is \$200. You know that same refrigerator is usually \$800, so you go to the store to check it out.

Once you get there, the salesman tells you the ad was a mistake, or claims the advertised product is sold out, or "knocks" the advertised product and attempts to switch you to a higher priced model.

Misrepresented Goods

It is a crime for a merchant to sell you an article which he has knowingly misrepresented. For example, you purchase a car or appliance based on representations that it is a 1973 model. After the sale, you find out it was really a 1971 model and the salesman knew this when he sold it to you.

Your Recourse

Contact your Law Enforcement Agency and relate your experience. If they are unable to bring criminal charges, they will direct you to the appropriate state or federal agency which may be able to help you.

Remember, the police can file criminal charges in most of these cases, but we cannot assist you in seeking refunds or adjustments. A private attorney is your best recourse for restitution.

CONFIDENCE GAMES

The confidence game differs from other frauds and swindles in that there is no product or service offered. The con game plays on the greed, gullibility and ignorance of the victim.

Although victims cannot be classified by age, economic status, profession, or occupation, statistics show that a frequent target of the confidence man is the senior citizen.

The confidence game has three basic ingredients: (1) A conversation to determine if a victim has enough money to make the game worthwhile, (2) an offer of something for nothing or an appeal based on the gullibility of the victim, and (3) getting the victim to physically exhibit his money.

Following are descriptions of two "con games" which are frequently worked in Colorado:

Pigeon Drop

The pigeon drop is probably the most vicious confidence game in operation today as its operators characteristically prey on elderly females.

The victim is usually approached in a public place by one member of a two-woman team, who initiates a conversation. Suspect number one proceeds to gain the sympathy of the victim by relating a sad story, such as the sudden loss of her husband who was killed in an automobile or industrial accident. Suspect one goes on to say that she is looking for a reasonable place to live for herself and her small children. She also states that she has recently collected a sizable life insurance policy and is looking for a good way to invest it.

Suspect number one then tells the victim about a woman she was just talking to who found an envelope or wallet in a nearby phone booth. She claims the envelope contains large amounts of money. There is usually gambling paraphernalia or pornographic pictures in the envelope, which "taint" the money and further convince the victim that the real owner is not worthy of being located.

Suspect number two arrives and acts upset that suspect number one told the victim about the money. Suspect number two states that she works in the area and that

she will ask her boss what to do with the money. Suspect number two leaves, returns in a short time, states that her "boss" (usually a fictitious attorney) has examined the money and believes it to be lost by someone who would obviously be afraid to claim it. The "boss" also says that suspect number two should share the money with everyone who knew of the find but, before this, everyone involved must show money of their own, in good faith, to prove that they are responsible people.

Suspect number one offers to put up her life insurance money. The victim, eager to share in this sudden wealth, is told that withdrawal of cash from her savings account would be sufficient to show the "good faith."

The victim is accompanied to the bank to withdraw the savings. Once this is accomplished, the victim is taken to a large office building, and the second suspect takes the victim's money "upstairs" to the "boss." She returns and advises the victim that her boss would like to personally give the victim the found money and return the victim's money. The suspects then directs the victim to the "boss's office." The victim complies, only to discover the office is nonexistent, and the suspects are gone with the money.

There are modifications to the pigeon drop, but the basic "plot" always remains the same.

The Bank Examiner

This second type of "con game" is based on convincing the well-meaning victim that his bank is requesting his or her cooperation to trap a dishonest employee.

The bank examiner is usually operated by two or three men working together as a team. They choose their victims carefully, often spending time in lines at bank tellers' windows to observe the identity of depositors, account numbers, and amount of deposits.

Once the victim has been selected, one or two of the "con" men call at the door, introducing themselves as officers of the bank or as "government agents." They frequently bring along deposit slips or other easily obtained documents from the bank to prove their "identity."

They tell the victim that one of the tellers is suspected of stealing funds from customer accounts. The men ask to see the victim's bank book, and tell him that bank records show a much smaller balance in his account.

The suspects say that they want to make a test to see what the suspected employee does when the customer draws all of the money out of his account. They suggest that the victim go to his bank, withdraw his money, and let the "bank examiners" use it for the test. The victim is assured that the money will be safely in the hands of a bonded messenger.

Once the victim withdraws his money and turns it over to the "con" men, he is

given an "official receipt" and promised that his money will be returned as soon as the bank examines it.

Of course, the money and the bank examiners will be gone forever.

FORTUNE TELLERS

Life presents us with everyday trials and tribulations with which we all have to live. If you seek relief from life's pitfalls, don't turn to a fortune teller for the answer, regardless of what she calls herself: fortune teller, reader, adviser or seer — medium, healer or spiritualist — palm reader, card reader or psychic. They all claim to have wonderful powers; but the greatest magic they can work is making money disappear from your wallet into their bank accounts.

You may see an advertisement in a newspaper, or be handed a card while shopping which tells you about her. You're told she can help you get a better job, make more money, win back someone you love, or cure a serious illness. She does this by reading your palm, cards, or tea leaves; but beware, her "magic powers" are merely a "con" game.

She asks you questions about yourself, and listens carefully to what you say. If she finds out that you have money, she may explain that it takes time to help you. For example, she tells you that you have cancer and that there is a curse or "evil spirits" which have to be driven out of your body.

Once she has you believing she is helping you, she persuades you to come to see her more and more often, each time charging you more and more money. Next, she moves out of town and your money is gone for good.

What To Do

If you think you have a personal problem that needs solving, talk to a trusted friend, clergyman, lawyer or doctor. If you think you have been or are being cheated, call your Law Enforcement Agency.

*** Protect Yourself From Confidence Men**

Never discuss your personal finances with strangers.

Don't expect to get "something for nothing" or to "get rich quick."

Never draw cash out of the bank at the suggestion of a stranger.

Don't be embarrassed to report the fact that you have been victimized. Remember, the "con" man relies on this to put time and distance between him and the law.

These highly mobile "con" teams can be in California in the morning, work a confidence game in Denver that afternoon, and fly to Omaha that night, ready for the next day's "work." Only you can stop these vicious crimes. If you or someone you know is approached with any scheme similar to those described above, call the police.

15 THE ABUSED CHILD

A Child Cries

When they cry, babies tell the world that they are hungry, wet, tired, or just bored. Of course, it is natural for babies to cry.

Sometimes, the baby's or an older child's crying takes on a sinister significance. Deliberately and willfully bones are broken. Burns are inflicted by scalding water, irons, flames or lighted cigarettes. Blood vessels, intestines, livers and spleens are ruptured by kicks and blows. Skin is flayed and mangled by whippings, heads are smashed and cracked open, little bodies are starved to sickness and death; for all these things, too, a child cries.

It doesn't matter. The cry, reaching the ears of the torturing parents only seems to spur them on. It is our ear, the ear of society, that must hear the cry. Society should be able to do something effective about this gruesome disease — a disease which causes some parents and custodians to intentionally hurt and kill the children entrusted to their care.

Most parents do not willfully or sadistically neglect or abuse their children. Those that do are often those people with problems, perhaps not revealed by outward behavior, such as acute stresses, misery, and unhappiness. Such parents themselves may never have had the love, care and protection which they should now give their children. Many have problems (unemployment, financial worries, broken homes, physical or mental illness) which so overwhelm them that they overlook their children's needs, or take their own frustrations out on them.

Many persons are in positions to observe the battered and abused child: teachers, nurses, counselors, babysitters and neighbors. Too often neglect and abuse situations reach child protective services only after the damage is severe or irreversible. The earlier a problem is referred for help, the better the chance of helping the child and his family.

If You Know A Neglected Or Abused Child

The child abuse statute protects the person who reports a possible child abuse case. If upon investigation by a Law Enforcement Agency the reported child abuse is unfounded, the law protects the person who reported the child abuse from any civil liability, as long as the report was made in good faith. When police agencies make contact with the abusing parents, the name of the reporting party is withheld to protect him from any acts of reprisal.

The child abuse statute, along with the laws which pertain to children and their families, express the desire of maintaining the family as the primary objective. An overwhelming majority of children who have been abused or neglected by their parents are returned to their parents. The parents are monitored for a temporary period of time by welfare personnel to insure that the situation has improved and the children are safe living with their parents.

The objective of the child abuse statute is to protect children from a dangerous environment over which they have little or no control. It is usually the type of situation the child will not report to the police because of the child's age and lack of maturity. It is a situation the parents will not report as they probably see nothing wrong in it. Almost always it will have to be reported to the police by someone outside the immediate family.

Child abuse isn't easy to spot. A blackened eye or a broken arm doesn't always mean abuse. Police, physicians, and social workers want a possible abuse situation brought to the immediate attention of a social service agency instead of waiting for the more severe example of abuse to occur. These danger signs signal a child is in need of your help.

- * The explanation offered for a child's injury is strange or inconsistent. A fall from a bed rarely breaks bones of healthy children. Few children bruise easily and constantly.
- * The child suffers broken limbs, burns or bruises with a frequency which is not justified in normal childhood situations.
- * There is unusual stress in the family, such as unemployment, marriage problems or severe illness, leading to more than usual bickering and fighting. Sometimes the child bears the brunt of family frustrations.
- * The child exhibits a general failure to thrive. An infant or toddler may appear listless and withdrawn, fail to gain weight and have frequent episodes of whiny, irritable behavior.
- * The child is inadequately dressed for the weather. His clothing is torn, tattered or unwashed. He is often not clean. Other children refuse to sit next to him because he smells. These are signs of physical neglect, a condition not related to poverty.

Parents, teachers and neighbors can help defenseless children from abuse by recognizing these danger signs and then promptly reporting the incident to their Law Enforcement Agency.

Remember! The law provides that persons making this report or participating in subsequent investigations or judicial proceedings **shall be immune** from any civil or criminal liability, except for maliciously false statements.

Citizen help is necessary to prevent child abuse, and to help start treatment for parents and children necessary to restore family life whenever possible. It is, therefore, urged that any citizen having knowledge or strong suspicions of the existence of a possible child abuse contact your local law enforcement agency.

16

PRECAUTIONS FOR CHILDREN



Child Molesters And How To Avoid Them

Every community has problems with child molesters. Unfortunately, it is very hard for a police department to catch this type of person due to the age of their victims. Victims are usually young children from elementary schools who have not been properly instructed by their parents on what to watch for and how to avoid the child molester.

Children are naturally friendly, but being friendly toward strange men and women can bring them harm.

The following information should be read by every parent and discussed with every child if we are to rid our community of the child molester and avert a tragedy involving our children.

- * Never take a ride in a strange car with a person you don't know. Beware of strangers; you can be hurt by a stranger. If someone asks you to go for a ride with him in his car, get the license number of the car and report it to a policeman or your parents right away.
- * Never take money or candy or other gifts from any strangers. Do not let any stranger touch you. If he tries, get away from him and report it to the police department or an adult.
- * Don't play in empty buildings or alleys. Do not go to places alone where you might not be seen by someone. If something should happen to you, there would be no one to help. Play with a friend, not alone.
- * Write down the license number of any stranger's car if he tried to get you in

the car. If you do not have a pencil, scratch the number in the dirt with a stick or any other object that you may have with you. Be sure to get the license number right. The police want to know the license number you get. They don't want anyone to hurt you. Report the license number to a trusted adult and tell them what happened.

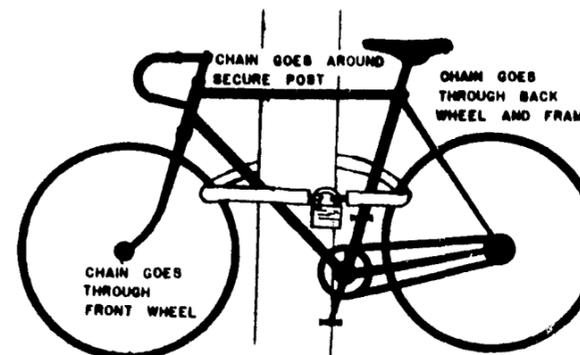
- * Do not go to the movies alone. Go with a friend or with your parents. If anyone tries to touch you in the movies, get the usher or the theater manager right away.
- * Do not go with men to their rooms or living quarters. This can be dangerous even if the men appear friendly. If a man wants to talk to you, they can talk outside. If they say they want to show you pictures or give you candy, keep away.
- * Remember, the officer is your friend. He likes children and doesn't want to see you get hurt. If something happens to you, tell a police officer all about it. You can talk to him because he is your friend and he will understand.
- * Make sure your parents know where you are if you do not go straight home from school. Don't give the stranger a chance. Remember, it's the "wise guy" who gets hurt. Don't try to be a wise guy by going with strangers.

PEDESTRIAN SAFETY IS EVERYBODY'S BUSINESS!

- * **TEACH him to look in all directions:** Before stepping off the curb, instruct him to WALK, not run, across the street. On two-way, unguarded streets, he should carefully check to the left until reaching the center, and then to the right as he continues to complete his crossing.
- * **Loitering on the Way to School:** Tell your children to go directly to and from school. Playing tag, pushing one another, or just plain "horsing around" on the way to and from school has resulted in traffic accidents when children suddenly dart into the street.
- * **Where There are no Sidewalks:** If there are no sidewalks, walk on the left side of the street facing oncoming traffic. You can see approaching traffic sooner without the risk of being hit from behind. Be sure to walk in single file, as far off the road as possible, and step off the roadway when cars are approaching.
- * **After Dark:** If it is necessary for you or your children to be out after dark, always wear something white, bright, or reflective. The best place for your children at night is at home.
- * **Be Extra Alert in Bad Weather:** Streets become slippery, drivers cannot stop as quickly, and cars may slide. Visibility is sharply reduced and drivers cannot see pedestrians as well. Your child MUST learn to watch for cars, and to be more ALERT when the weather is bad.

17

BICYCLE SECURITY



This Bicycle Boom has turned a lot of Americans (almost one hundred million now) on to the pleasures and benefits of bicycling but, with all the good, an unpleasant and threatening aspect has reared its ugly head to throw a shadow on the industry — bicycle theft. The success of an underground market for bicycles, especially 10-speeds, partially stems from the inability of distributors to meet consumer demands. This overwhelming demand has created a market for stolen bicycles. Honest cyclists, who have spent considerable money on their machines, are now demanding dependable and safe security systems for protecting their precious property, thus creating a new counter-market.

There seems to be no foolproof way to keep your bicycle safe from a thief who has made up his mind to have it, but it is not sufficient reason to either give up biking or to stop taking precautions against thievery. A prospective bike thief needs time, concealment and tools to be successful. There are ways in which you can reduce the thief's opportunities and make your bicycle more trouble to steal than it's worth.

The basic security of a chain seems a good place to start in discussing preventatives to bike theft. One should understand that a professional thief can remove any chain, no matter how tough and sturdy, if he has the proper tools and sufficient time. However, generally speaking, a chain that can withstand the cutting force of a 24-inch bolt cutter is considered practically theft proof.

Heat-treated [case-hardened] alloy steel chains, 3/8" diameter, offer good security. Also of heat-treated alloy, slightly smaller chains, 3/16" or 1/4", offer good protection, being completely resistant to wire cutters and bolt cutters up to 18 inches in length. Links are welded shut and cannot be spread. Wire cables usually afford protection against the casual or amateur thief since nontempered chains can be easily snipped by bolt cutters or even wire cutters.

Padlocks are the key to good bicycle security. It is of utmost importance that the lock-shackle be heat-treated hardened steel of the same diameter as the chain with which the lock will be used.

When considering the quality of a padlock, keep in mind these factors:

- * Will the shackle resist attacks by bolt cutters, files, hacksaws and freon?
- * Will the locking device prevent the shackle from being spread, pried or twisted out of the body?
- * Will the body resist attacks from bolt cutters, cold chisels and hacksaws?
- * Can the keyway be picked, removed by force, or drilled out?
- * Will the padlock material stand up against weather and other external elements?

Perhaps the most important factor in bike security is the act of locking the front and rear wheels and the frame to a permanent pole or other object. Make sure that the object to which you're locking your bike is stable enough that it can't be cut, sawed or picked up and carried away, with your bike still locked to it.



You can help reduce bicycle thefts and put back some of the original pleasure of biking that was lost by following these simple points of prevention:

- * Keep your bicycle inside buildings and home whenever possible. If it is secured in a garage, apartment house basement, tool shed or barn, keep it chained and locked.
- * Park your bicycle where passers-by can see it, under a street lamp at night. Use a strong chain and a good lock to fasten it to a pole or rack.
- * Know your bicycle. Keep a record of its serial number, make, color and any other special marks or features.
- * Mark your bicycle with operation identification in a conspicuous place and record it on your inventory form or in a notebook.
- * Never park your bike, even for a few minutes, without chaining and locking it.
- * Check with your Law Enforcement Agency about registering your bicycle, and improved security measures.

FOR FURTHER CRIME PREVENTION INFORMATION AND SERVICES, CONTACT YOUR LOCAL LAW ENFORCEMENT AGENCY: Non Emergency Numbers

REGIONAL LAW ENFORCEMENT ASSOCIATION Directory of Participating Agencies

Adams County Sheriff's Department.....	288-6661
Arapahoe County Sheriff's Department.....	795-4773
Arvada Police Department.....	421-2550
Auraria Department of Public Safety.....	629-3271
Aurora Police Department.....	344-2455
Boulder County Sheriff's Department.....	441-3621
Boulder Police Department.....	441-3322
Bow Mar Police Department.....	794-4994
Brighton Police Department.....	659-3322
Broomfield Police Department.....	466-2331
Castle Rock Police Department.....	688-3121
Cherry Hills Police Department.....	789-2541
Clear Creek Couty Sheriff's Department.....	534-5777
	(or 569-3232)
Columbine Valley Police Department.....	795-4711
Commerce City Police Department.....	287-2844
Denver Police Department.....	575-2378
Douglas County Sheriff's Department.....	688-3133
Edgewater Police Department.....	238-0573
Englewood Police Department.....	761-4960
Federal Heights Police Department.....	428-8538
Gilpin County Sheriff's Department.....	582-5500
Glendale Police Department.....	759-1511
Golden Police Department.....	279-2557
Greenwood Village Police.....	773-2525
Idaho Springs Police Department.....	567-4421
Jefferson County Sheriff's Department.....	279-2571
Lafayette Police Department.....	665-6311
Lakewood Department of Public Safety.....	234-8528
Littleton Police Department.....	795-3887
Longmont Police Department.....	776-2121
Louisville Police Department.....	666-8633
Lyons Police Department.....	823-6630
Northglenn Police Department.....	452-4505
Sheridan Police Department.....	795-3314
Thornton Police Department.....	287-5544
University of Colorado Medical Center Police.....	394-8888
University of Colorado Police.....	492-7311
Westminster Police Department.....	429-1546
Wheat Ridge Police Department.....	238-8491



Colorado Crime Check
2002 South Colorado Blvd.
Denver, Colorado 80222
(303) 733-0987

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