

Identifying and Preventing Frauds Against Older People

1. The con artists create and then offer victims a concept for making money or obtaining something of value. The con's fast talk and use of impressive words and phrases give the idea to those who are receptive that the scheme has a certain logic and potential for success.
2. After the con artist gains their victim's attention, they sell the concept and sell themselves. Swindlers always put on a bog show to demonstrate their personal success. Impressive words and phrases are used and reinforced with an authoritative manner and a pleasing personality.
3. After the cons successfully sell the concept, they seize and control their victims's emotions and thought processes. They do this by quickly detecting and then exploiting certain personality characteristics that are common to most people.
4. Con artists add pressure by moving quickly through the scheme. Victims are given no time for reflection. Their minds are kept focused on the "prize" and it's certainty; logic gives way to emotion and victims largely lose control of the situation. This aspect of moving quickly occurs throughout the scheme, not in any precise order in relation to the other five elements of the fraud.
5. At this point, victims surrender their money or whatever assets are sought, and the cons give their victims no logical alternative to the actions they have taken.
6. All cons incorporate a delay mechanism which places a period of time between the transfer of money from the victim to con artist and discovery by the victim that he or she was conned.

Frauds differ from violent crimes in three distinct ways: the weapons used, the locations where these crimes occur, and their criteria for success. Swindlers use no weapons, never threaten or physically harm their victims, and do not rely on force to compel their victims to do anything. In the place of weapons and physical force, swindlers use only persuasion and psychological influence.

In contrast to the physical space where violent crimes occur, frauds take place "inside" the minds of victims where swindlers create mental images of wealth or fabulous prizes that are, in reality, only figments of imagination.

Violent criminals succeed when they are able to exert sufficient physical power or threats to force victims to do something against their will. Con artists succeed when their persuasive techniques cause victims to lose control of their emotions, then willingly do as the swindler urges, even if these actions are irrational and contrary to their normal behavior patterns.

How To Protect Yourself In A Hit And Run Accident

1. Observe the operator of the other vehicle: sex/race/age/height/weight/hair/clothes.
2. Note the plate number and write it down.
3. Observe the vehicle: make/model/year/color/body damage.
4. Seek out witnesses who are not biased.
5. Watch the direction that the fleeing vehicle takes.
6. Call the police.

Leaving the scene of a motor vehicle accidents is a crime. It is a crime that is on the rise. Know what to do if you are in an accident. Don't assume that the other operator will pull over and stop!

Window Security Double Hung Windows Basement Windows

You may have the most sophisticated locks available on your doors and windows on the upper levels, but if you fail to properly secure the small basement windows and door leading to the cellar, you are in trouble. The small windows are often concealed behind shrubbery which offers ideal cover for a burglar. You may want to install a metal bar outside the window. Insert the bar into the cement sides of the well or window if installed on the outside, or securely to the window frame or wall if installed on the inside.

Depending on how handy you are with tools, you may want to have a professional do the installation.

The metal bar could be salvaged from an old bed frame or perhaps purchased from a wrought iron supply firm. It should be at least 1/2 inch round or 1 inch x 1/8 inch flat solid steel or equivalent. You may also want to seal the windows by inserting screws in the two corners opposite to the hinged side. Basement entry hatches can best be protected by installing a hasp with padlock on the inside of the hatch.

Up One Flight

It's amazing how many people will lock up the ground floor but leave a second floor bedroom window wide open. A ladder from the garage or a tree that shades the house can provide the burglar with easy access to the second level. Make sure you follow through with your home security plan by placing good locks or "pinning" all upper level windows and balcony doors.

Gangs

Definition of a Gang

A group of three or more persons who come together, whether loosely or closely affiliated, to engage in antisocial, criminal, or disruptive behavior, though not exclusively, as a function of this association.

Gang Membership

In the Worcester area, a nonscientific survey of the known membership has shown that the largest number of gang members are presently 19 years old, with the bulk of the membership being between the ages of 16 and 21.

Gang Recruitment

Nationally, recruitment of gang members has been shown to begin as early as 10 years old with the most active recruiting occurring between the ages of 12 and 16 years of age. "The number one recruiting area is in the school", says Frank W. Granger, Jr., M.Ed., a professor at the University of Alaska. "However, recruiting can occur in any area where youths tend to gather, such as shopping malls, bowling alleys, amusement parks, public parks, arcades, and neighborhoods."

Gangs

Gangs can be either nationally sponsored, local/regional, or neighborhood street corner groups. Gang members do not have to wear colors, spray graffiti, or even declare a name to be a "gang". Gangs are almost always associated with illegal drugs and violent crime.

Why Do People Join Gangs

- o Recognition and acceptance
- o Friends and family belong
- o Racial Solidarity
- o Protection
- o Companionship/Family structure
- o Financial Gain
- o Excitement

While the following items are not absolute guarantees of gang membership, these flags may be able to provide some early warning of gang membership or recruitment. If you discover some of the following flags, you should conduct a closer examination of the individual's activities or seek the advice of a youth counselor or gang expert.

Red Flags of Membership

- o Significant changes in behavior, particularly against authority.
- o Practicing graffiti: school notebooks, letters, notes and bedroom walls likely to contain such graffiti.
- o Increased or sudden use of street slang.
- o Sudden use of new nicknames.
- o New group of friends. Tends to associate with older crowd.
- o The use of hand-signs and symbols. Drawing hand-signs in notebooks.
- o Truancy and violation of your curfews.
- o Wearing of the same clothing items or color patterns day after day,
- o Fascination with handguns or weapons.
- o New Tattoo's or scars (Particularly cigarette burns). Unexplained money or expensive items.
- o Continues to hang around the same locations, without explanation.
- o Loss of interest in their true family.
- o Refers to friends as their family, brothers, sisters, etc. ...
- o Use of narcotics

The WORCESTER GANG TASK FORCE encourages you to call and report any gang/criminal activity that you may witness or suspect. In an emergency, dial 911. The Worcester Gang Task Force is a combined unit consisting of police officers from the Worcester Police Department and the Massachusetts State Police. The unit, based out of the Worcester Police Department, has been tasked with combating gang activity in the Worcester area. If you have any information regarding gang activity or wish to report any related incidents, feel free to contact: The Task Force office at the following numbers:

HOTLINE (508) 799-8696

OFFICE (508) 799-8619

FAX ` (508) 799-8679

An answering machine is always available on the hotline when officers are not in the office.

When Phoning In A Crime Or Suspicious Activity

1. State the type of crime (burglary, assault, suspicious person or vehicle, etc.)
2. Crime "in progress" or "has it occurred."
3. The location of the crime itself and the location of where you are calling from.
4. As complete as possible, a description of the suspect involved, including any associates also observed, and information regarding any weapons that might also be involved.
5. Description of vehicle involved.
 - A. Make, Model/Type & Year
 - B. Plate Number
 - C. Color
 - D. Size (compact, medium, large , SUV, Pickup, etc.)
 - E. Identifying marks - dents, broken glass, signs or stickers
6. The last known direction of travel.
7. Stay on the phone, don't hang up. When an officer arrives at the scene, he or she will often request additional information that you may be able to provide.

Fire Safety

1. Smoke detectors save lives
2. Know the safe way out.
3. Crawl low in smoke.
4. Stop, Drop, and roll.
5. Call the fire department correctly.
6. Do not play with matches.

What Is Suspicious?

Anything that seems even slightly "out of place" for the area or during the time of day in which it occurs.

Help The Police Help You

No police department can function effectively without the concerned assistance of responsible citizens. The police are depending on you to call and tell them whenever you observe suspicious person or actions. Call the police immediately about all suspicious activity and do it yourself; you don't even need to identify yourself if you don't want to. Don't worry about being embarrassed if your suspicions prove unfounded. Think instead about what might happen if you didn't!

Obvious Things To Look For

- o The stranger entering your neighbor's house when it is unoccupied.
- o The scream heard anywhere may mean a robbery or rape.
- o Items offered at ridiculously low prices can mean stolen property.
- o Anyone removing accessories, license plates or gasoline from a car.
- o Anyone looking into parked cars may be looking for a car to steal or for valuables displayed in the car.
- o Persons entering or leaving a place of business after hours.
- o The sounds of breaking glass or loud explosive noise could mean an accident, a housebreak, or vandalism.
- o Person loitering around schools, parks, secluded areas or in the neighborhood may be sex offenders.
- o Persons around the neighborhood who do not live there.

Some Not So Obvious Things To Look For

Not every stranger who comes into your neighborhood is a criminal. There are many legitimate salesmen, repairmen and servicemen moving around your neighborhood all the time. But criminals do take advantage of this by assuming the identity of legitimate business representatives. After all, if a criminal looked like a criminal, no one would have any trouble spotting him! Here are some situations involving people you might see and what their actions might mean.

- o Someone is going door to door in your neighborhood. Watch for a while. If, after a few houses are visited, he tries a door to see if it is locked or goes into a back or side yard, it could be a burglar. It is even more suspicious if another person remains in the front, or if there is a car following a few houses away.
- o Someone waiting in front of a house or business becomes suspicious if the owners are away or the business is closed. This might be a lookout for a burglary in progress inside.
- o Anyone forcing entrance or tampering with a residence, business or vehicle is suspicious anytime, anywhere.
- o Heavy human traffic to and from a certain residence is suspicious if it occurs on a regular basis especially during late or unusual hours. It could mean someone selling drugs or a "fence" operation.
- o Vehicles being loaded with valuables are suspicious if parked in front of closed business or untended residences.
- o Juveniles or females being forced into vehicles.

While some, if not all, of the suspicious situations described could have innocent explanations, your police department would rather investigate crime-prone situations than be called when it is too late. Your call may save a life, prevent an injury or stop a criminal act!

Tips To Discourage The Car Thief

- o Lock your vehicle and pocket the keys.
- o Separate your automobile keys and your house keys.
- o Park and lock your car in a locked garage or under a light at night.
- o Secure luggage and packages in the trunk.
- o Install "anti-theft" devices in your car.
- o Engrave valuables in your vehicle with your Operation Identification number.
- o Avoid "hiding" spare keys in the vehicle.
- o Avoid marking your key chain with your name or license number.
- o Keep windows rolled up tight when vehicle is unattended.

Your vehicle is a target for crime... Harden The Target. Make that thief go somewhere else !

Door Hinges

Hinges with pins that are removable and on the exterior side of the door should be protected to deter against removal of the door from the jamb. Replace hinges that have pins with hinges having non-removable pins (available at most hardware stores). Or, pin door to jamb (as illustrated below).

This method has proven reliable for securing solid doors in both metal and wood frames. You can either drill new holes through the hinge or remove one of the center screws and open the hole to permit clearance.

You merely take a quarter-inch or 1/8 inch bolt or screw; turn it into the hole until solid; then cut it off leaving about 3/8 inch protruding. The length of the pin is contingent upon the fit of the door to the frame (i.e. loose doors require a longer pin). Drill or relieve hole on opposing surface to allow door to close. It is best to treat two or more hinges on each door - preferably top and bottom.

Perpetrators can remove the hinge pins but can not get to first base removing the door. Cost is minimum and this effectively improves security for doors.

Fingerprinting

Fingerprint evidence is gathered by the Bureau of Criminal Investigation Unit of the Worcester Police Department. Upon discovery of a housebreak, there are a few things the victim can do to assist in the possibility of the police gathering fingerprint evidence.

- 1) The victim should be aware of what is needed to obtain a fingerprint. Ideal surfaces are clean, hard, smooth, and nonporous. The surface should be large enough to contain a good portion of the finger pad.
- 2) The victim should look for items that were handled by the suspect.
- 3) Household items that may yield fingerprints include: windows, glass entertainment systems, metal safety boxes, various jewelry boxes, electronic equipment (i.e. stereos, TV's cable boxes), metal tins, drinking glasses and bottles. Unfortunately, wooden items such as bureaus and desks are not suitable for fingerprinting. The powder that is used will destroy the finish.
- 4) The initial officer and the victim should determine what, if anything, may yield fingerprints. These items should be handled with care and put aside, until such time that an officer from the B.C.I. Unit may respond.
- 5) If a good fingerprint is obtained, it will be compared to those prints of suspects who are already on file.

Tips For Travelers

1. Purchase and carry sufficient traveler's checks.
2. Record and leave credit card and traveler's checks numbers in a safe place apart from luggage, or with someone you can contact directly.
3. Suitcases should have locks and be identified with indelible ink.
4. Check your homeowners insurance policy for coverage provided while staying in a hotel. If insufficient, consult your insurance company.
5. Remove valuables from your automobile when it is parked.
6. Carry only those items you will use on the trip. Leave your valuables at home. If you do carry valuables, use the hotel safe.
7. Know your surroundings. Ask local residents about "problem" areas in their city and avoid them if possible.
8. Never open your door until you are certain who is outside and that the person has a valid reason for entering your room.

Doors, Frames And Locks

Since most intruders enter a residence by physically compromising a door or frame, strong doors and frames are essential to your security, including your garage door. Steel doors and frames provide good security. They are harder to destroy than simple wooden doors and frames. If you have wooden doors and frames, you can help increase your security by taking out the least possible amount of wood when installing any security device. Many wooden doors are hollow but use solid wood construction at lock and hinge installation points. If you remove any of this wood, your door is structurally weakened and easier to break down (see diagram). Even the best locks in the world are useless if installed on severely weakened doors.

People often install sturdy locks on their front doors but leave sliding glass doors "wide open" to illegal entry. Usually, a sliding door is more secluded from public view than a front door, making a perfect place for thieves to enter. One way to help increase your security is to install a bolt lock on your door as illustrated. This helps to prevent the door from being slid or lifted off its track.

The "lock-in knob" pictured here offers you privacy and convenience - but not necessarily security from intruders. In fact, some "lock-in knob" locks can be slipped open using a simple credit card! For safety, you need a secure lock.

A deadbolt has a solid metal bar that covers the gap between a door and its frame. The word "dead" means that there are no springs to operate the bolt. When fully engaged, it cannot be pushed back by a credit card or any other flexible shimming device. It must be manually locked (thrown) and unlocked (retracted). It is important that a reinforcing strike be used with the deadbolt lock. The strike should be anchored in the studs of the building so the door cannot be kicked in. Double cylinder deadbolt locks require a key to operate from either side. They are especially useful when doors contain glass panels that might be broken to reach inside and unlock the door. Don't scrimp on locks. Purchase high quality, name-brand locks. Consult your locksmith, and consider having him do the installation.

Self Protection

Being the victim of a rape or assault is a very emotional and upsetting experience. The chances of your being attacked are remote. However, if you are attacked, there are ways to defend yourself, especially if you believe that the suspect is trying to do great bodily harm.

If You Are Attacked From Behind

- o Scream
- o Use the back of your head and slam it into the attacker's face.
- o Jab your elbow into his stomach
- o Kick down on his shin
- o If he puts his hand over your mouth, bite him; hit him with your handbag; run.
- o Contact the police as soon as possible

If You Are Attacked From The Front

- o Scream
- o Scratch the attacker's face
- o Kick him in the groin
- o Hit him in the eyes, throat, nose; run.
- o Contact the police as soon as possible. Give a description of the suspect and the direction of flight.

Practice The Following To Help Deter Attack Incidents

- o While walking, always walk with a friend.
- o Walk in well lighted areas.
- o Avoid dark alleys, vacant lots and bushes where someone could be hiding.
- o Never dangle your purse
- o Always have your keys ready to unlock your car or home without delay.

Most women carry items in their purse that can aid them if they are attacked. Such items include: hair spray, combs, keys, files, pens or pencils.

Crime Prevention Services Available To You

The best hope of reducing crime is to prevent it before it happens. To this end, the Crime Prevention Unit is working to assist all residential and business organizations to reduce the opportunity to commit a crime while increasing the risk involved in committing a crime.

This unit is ready to provide a wide range of crime prevention services to the individual resident, civic organizations or business firm. A COMPLETE INDEX OF THESE SERVICES IS LISTED BELOW. All services are free of charge and the only requirement is that YOU, the citizen, call and request assistance. After receiving such a call, a trained police officer will come to your home or business and assist you in setting up a security program that fits your individual needs.

We are in NO WAY connected with or endorse any security product or service available in the private sector. Ours is a professional police service with a view to PREVENTING CRIME BEFORE IT OCCURS.

Crime prevention officers are available for lectures and speeches on any crime related topic. They can provide your group with printed material and show films and color slides dealing with crime prevention. Officers are available, by appointment only, either during the day or evening hours.

At your written request, any of this information can be mailed to you at your home or office.

A CHECK LIST OF CRIME PREVENTION SERVICES

1. Lectures to management staffs or whole employee staffs
2. Lectures for Churches, Organizations, School and Neighborhood groups.
3. OPERATION IDENTIFICATION (including)
 - a. Engraving pens
 - b. Registration forms
 - c. Warning stickers
4. Business surveys and Residential surveys

All listed services are provided FREE OF CHARGE

For Assistance And Information Call
THE CRIME PREVENTION UNIT
WORCESTER POLICE DEPARTMENT
508-799-8692

Residential Robbery

When someone knocks at your door, do not open it without knowing who is on the other side. If you do, you're leaving yourself open for attack. Residential robberies are on the rise. Certain precautions should be taken to prevent yourself from being a victim of this type of crime.

- o First, do not open your door until you know who is outside.
- o If you don't have a window adjacent to the door, install a peephole device.
- o Be sure your porch light is on.
- o If the person requests to come inside and use the phone, just tell the person to give you the phone number and place the call for the person.
- o If the person insists that he come and make the call or refuses to give you the number, this is suspicious and worth reporting to the police.
- o Look before you open the door, and if the situation seems suspicious to you then call the police!

Consumer Resolutions

1. Keep your checking account number in check. Never give it out.
2. Keep your credit card number off your checks. A store may ask to see your credit card for identification purposes, but they are disallowed from writing it on your check.
3. Beware of buying something to obtain a gift. If you have to pay a shipping/handling charge, buy vitamins, a water purifier or cosmetics to receive one of five "free" gifts, then it isn't free. If you do receive a "prize", it may not be worth near what you paid in fees.
4. Remember, a contract doesn't have to be 8 1/2 inches by 11 inches. When you sign anything, it can be used against you.
5. Buy underwear, earrings and swimsuits as gifts. There is no state law that forbids the return of these items. Check the store's refund and exchange policy because an individual store can forbid such returns.
6. Develop "Pyramid Paranoia." Unbelievable employment ads promoting flexible hours and thousands of dollars are typical ploys used in pyramid schemes. You end up paying \$ 15.00 to \$ 65.00 for information that simply has you placing ads to rope in others paying \$ 15.00 to \$ 65.00.
7. Stay clear of the "bad Credit, No Credit, No Problem" jingle. If you can't get a loan based on your current financial situation from a local bank, paying a company an advanced fee of hundreds of dollars to process an application will not guarantee a loan.
8. Keep and categorize your receipts.
9. Memorize the letters ASE. Automobile repairs and service are the second most complained-about business category on the bureau's list. It's nice to know that the National Institute for Automotive Service Excellence certifies auto repair technicians. Located in Herndon, VA., ASE's phone number is (703) 713-3800.

Use the Better Business Bureau. You can contact them by telephone at (508) 755-2548 or by letter at 32 Franklin Street, Worcester, MA 01608. Use the Better Business Bureau to find out about a company or to file a complaint. They want to hear from you.

Prowlers

A prowler can be apprehended or even discouraged if you follow some basic guidelines. At night, be sure that shades in your home are drawn closed. Leave outside lights on. Have lights on in one or two rooms to indicate presence of persons in the home. If you see a prowler on your property, don't panic; try to stay calm. Don't turn on additional lighting. First, call the police. Attempt to obtain a description of the prowler such as the clothing worn, height, weight, age and race. Stay on the phone while police respond. If the prowler leaves, instruct the police as to the direction of travel. Try to determine if the prowler leaves in a vehicle or on foot.

Do not open your door until uniformed police officers arrive and contact you!

Confidence Games And Swindles

If you are offered a deal that sounds too good to be true, chances are that is just the case. It's probably a con game or swindle. Most of us think that we couldn't be tricked into handing over our hard-earned money for "phony" deals. But confidence artists are experts in human psychology and behavior. They know how to gain your confidence with smooth talk and a self-assured manner. Con artists and hustlers often prey on victims, like older women, who are not used to making decisions about home repairs, insurance policies and investments. But they'll try their tactics on anyone. Most successful con games are old schemes with new trappings. You can't recognize a con by the way he or she looks, but you can be on the lookout for the most common consumer frauds.

Home Improvement And Repair Frauds

The favorite tricks of dishonest firms or individuals include quoting an unusually low price for an expensive job, conducting a "free" inspection that turns up several expensive repairs, or offering to do the job on-the-spot because the work crew is in the neighborhood.

- o Always get several estimates for a repair or home improvement job and compare prices and terms. Check to see if there is a charge for estimates.
- o Ask your friends for recommendations. Ask the firm for references and check them.
- o Be suspicious of high-pressure sales tactics.
- o Pay by check, never with cash, so you can stop payment if dissatisfied. Arrange to make payments in installments: one-third at the beginning of the job, one-third when the work is nearly completed and the remainder when the job is done.
- o Get a guarantee on any work that is done.

The Obituary Column Sting

Swindlers read the obituary column and then send a surviving spouse phony bills supposedly owed by the person deceased. Or they deliver an item - like a Bible - that they say the deceased relative ordered. Tell them you'll talk it over with the police.

Land Fraud

Everyone knows what a terrific investment property can be. An enterprising salesperson may promise every luxury, to get your name on a contract for a vacation home, an investment property, or a retirement home, but may not guarantee basic like utility hookups. There's one major way to avoid being a victim of this fraud - Never buy anything sight unseen!

Investment Fraud

There are dozens of different investment frauds. Sometimes a swindler talks people into investing in a promising new company, takes their money, and then quietly goes out of business. A common investment fraud is the "pyramid" franchise. The investor buys a dealership for hundreds or thousands of dollars and recruits other distributors or salespersons. Eventually there are hundreds of distributors, but no one to sell the merchandise. Those at the top make lots of money before the pyramid collapses, leaving the individual investors without their cash. Be Suspicious Of:

- o High-pressure sales tactics.
- o Get rich quick schemes.
- o An emphasis on setting up dealerships rather than selling a product
- o Potential investors are not encouraged or even allowed to contact other investors.

The Bank Examiner

The con artist, posing as a police officer or bank investigator, draws the victim into a plan to catch a dishonest teller by withdrawing cash and turning it over to the "official" so he can check the serial numbers. Banks don't do this - Don't be fooled!

False Charity Rackets

Some swindlers start their own charity - one that helps only them - to take advantage of people's good will. You can make sure that any money you give gets into the right hands. When someone solicits for a donation:

- o Ask for identification on both the charity and the solicitor. Find out the charity's purpose, how funds are used and if contributions are tax deductible. If you're not satisfied with the answers and feel something is not quite right, don't give.

- o Give to the charities that you know.

Organizing A Neighborhood Crime Watch Program

Good locks and hardware on the doors and windows, a vicious sounding dog and alarms are all fine lines of defense against a burglar, but they can be complemented by a neighborhood watch program.

This is an awareness program in which neighbors report suspicious activities to the police. Such programs cost nothing to start and maintain. A group of neighbors simply have to get together and discuss how they can work together to prevent burglaries in their community, street or development. The Worcester Police Department will help you to start this type of program. For further information, contact the Community Services Unit at 508-799-8684 or 508-799-8692.

In addition, posting signs that a neighborhood watch program is operating on a street may well send the burglar onto easier pastures. Burglars don't like to work for their money. That's why they steal.

The Neighborhood Awareness Concept

Citizen participation is one of the most effective tools against crime because the job of stopping burglary, robbery or sexual assault is impossible for the police to accomplish alone. Crime watchers are networks of neighbors trained by crime prevention officers in home and self-protection, suspect identification and how to serve effectively as additional eyes and ears for law enforcement agencies in their communities.

Neighborhood awareness or crime watcher groups provide a way for neighbors to help one another by keeping an eye on each other's homes and property. A telephone chain is set up to enable neighbors to keep one another informed of any criminal activity and to receive information from the police concerning descriptions of suspected criminals and other pertinent information.

When a member of a network sees a suspicious person or vehicle, one that meets the description given through the telephone chain, or a crime in progress, they call the police to report.

You should never attempt to apprehend a suspect. This is the law enforcement officer's job.

Check Fraud

Insufficient funds, stolen, forged, and counterfeit checks have created serious financial losses both to the individual and the banking institutions in our community. The customer being the victim of theft can also incur monetary loss as well as local businesses. The Worcester Police Department provides a full time detective to assist all of its citizens, local businesses and banking institutions with these problems. The individual should examine his monthly bank statement for discrepancies. If there are any, he should immediately notify the bank. Businesses often receive stolen checks. This can be reduced by asking for and verifying proper identification of the individual. Mail theft does occur. Criminals often know when social security, tax refund, and other like checks are being mailed. Any delay in receiving them is cause for alarm. Mail theft may have taken place. This can often be avoided by utilizing direct deposit into your bank account.

Businesses can also receive assistance from local membership in the Worcester County Fraudulent Check Association, Inc., 446 Main Street, Worcester, MA 01608. Telephone (508) 791-5090.

Insufficient Fund Check Problems

Many insufficient fund check problems emanate with starter kit checks. People who pass insufficient fund checks habitually travel from bank to bank opening up new accounts, creating losses, then moving on to the next bank. One method of identifying checks, that banks are now using, is printing "NEW ACCOUNT - TEMPORARY CHECK" in the upper left hand corner where the name of the customer is generally located. This will assist the teller and the area retailers in identifying new accounts as opposed to established customers of a given bank. Most new account checks begin with the number 101. Studies have shown that a large percentage of insufficient fund check problems occur with checks numbered 101-200.

Steps to Follow To Obtain Criminal Complaints on N.S.F. Checks

1. Send a letter demanding repayment via certified or registered mail, return receipt requested. Sample demand Letter:
On April 1, 1995, you cashed a check #122 drawn on the Shawmut Worcester County Bank made payable to you and signed by you in the amount of \$ 150.00. This check has been returned to us marked insufficient funds. This letter is a demand letter for payment in full within forty-eight hours of receipt of this letter or this matter will be turned over to the proper authorities. If you have any further questions regarding this situation, you may call me at 756-4321.
2. When the forty-eight hour grace period, or whatever time you stipulate has passed, take receipt and copy of letter to Clerk of Court's office having jurisdiction, and apply for a hearing on a criminal complaint for larceny by check.
3. Once the criminal process has begun, do not accept any restitution on this matter. Advise the defendant that the matter is now in the hands of the court and he should report on the date scheduled for trial and discuss the matter of restitution with the court.
4. If the court so orders that restitution be made, and in most cases they do, then the money is given to the Probation Department who, in turn, will issue a check to the complainant. This procedure has now been handled properly, through the courts, and they have not been used as "collection agencies." Courts frown on being "used" only for the recovery of the money and once this was accomplished, the complainant never appears for trial or disposition. This is not the purpose of the criminal process.

Obscene Phone Calls

Eliminate the frightening experience of an obscene or threatening phone call. Women who live alone should list only their last names and initials in telephone directories and on mailboxes. If you receive what sounds like a wrong number call, never reveal your name or address or admit that you are alone. Do not give your phone number to an unknown caller; instead ask what number he is calling. Do not prolong the conversation; hang up. If the calls persist, keep a whistle nearby and blow loudly into the receiver. You can contact the phone company to have a trace put on your line and proceed criminally. You can also have your number changed or have it unlisted.

Business Scams

The Better Business Bureau lists, in descending order, the ways that con-artists tries to swindle businesses. In some cases, the frauds were successfully carried out.

Vanity Pitches: "Dear Business Executive," begins the letter. "We would like to include your name and accomplishments in our next edition of 'The Best of the Business World.'" Often, the flattering requests for information leaves a business person who is stuck with a subscription fee, a charge for the listing, or an inflated price for buying the publication.

Credit Card Fraud: A typical scenario involves prisoners from the Eastern U.S. who call a local business posing as a military person stationed in this area. They order valuable merchandise via stolen credit card numbers. The merchandise is then shipped to a "fence" or a third party. The credit card transaction may be authorized by the bank because the credit card hasn't been reported stolen.

Coupon Promoters: A business is persuaded to offer discounts or free services in coupon books sold by promoters to consumers. Instead of being a source of inexpensive advertising, the business may end up with trying to redeem more coupons than were authorized to be printed. A loss of customer goodwill, a loss of profit - or both, may be the result.

Not-So-Charitable Charity Pleas: Businesses are often asked to buy tickets for a charity event or to donate to a worthwhile cause. These appeals become a scheme when the promoter takes most of the receipts and leaves only a small percentage to the charity - and misrepresents the amount that the local charity will, in fact, receive.

Letters From Nigeria: In one of the most intricate - yet transparent - schemes, businesses receive letters from a Nigerian official who wants to enter into a "business transaction" with a local company. After receiving bank account and other financial information, the businesses' bank account is plundered - usually for tens of thousands of dollars.

Prevaricating Peddlers: Young people - or people of any age - may show up at your business selling high-priced chemical cleaners, overpriced magazine subscriptions, or expensive candy. These pitches may be accompanied with a sob story about putting themselves through college, or helping to keep teens off drugs.

Phone Slamming: The practice of switching you from one long-distance company to another without your authorization, or misrepresenting itself to get you to switch to its long-distance service. Variations include offers of "discounts" which don't materialize, claims that your long-distance carrier was no longer available in your area, use of official-looking letters purporting to be from a government agency or the local phone company offering special deals or discounts.

Phony Invoices: Whether for off-the-beaten-track phone directories, employment ads, or various ploys, the look-alike invoice has fooled many a bookkeeper. To the person responsible for paying the bills, the invoice may seem genuine. These phony invoices are often so persistent, they may send a company two or more invoices for the same "service", in hopes that the "bill" will be paid twice.

Cut-Rate Business Supplies: The voice on the phone convinces the business that 1) a wonderful bargain on business supplies has just become available; 2) a price hike is imminent; and/or 3) the caller is the businesses' regular supplier. Whatever the pitch, the merchandise is usually inferior, greatly overpriced, and may come in amounts twice those ordered.

Bogus Police or Firefighter Journals: Despite what the business is being told, the solicitor is probably not representing a local agency. Complaints in this type of solicitation allege misleading statements by the solicitor, unauthorized billing for magazine advertising and harassing and threatening efforts to collect those bills. You and your business do not have to be hurt by these schemes. Educate all employees - and make it routine to check with the BBB and your police Department before participating in any promotion.

LOOKING OUT FOR STALKERS

A recent study by the National Institute of Justice found that stalking was far more prevalent than anyone had imagined: 8% of American women and 2% of American men will be stalked in their lifetimes. That's 1.4 million American stalking victims every year. The majority of stalkers have been in relationships with their victims, but a significant percentage either never met their victims or were just acquaintances - neighbors, friends, or co-workers.

While many stalkers don't attack, the threat of violence is usually inferred. This means that even those victims who are not physically harmed suffer tremendously in terms of fear, anxiety and the disruption of their daily lives. Unfortunately, victims simply don't know what to do when confronted with being stalked, and neither does law enforcement or the judicial system. Why? Because in many cases, stalkers successfully terrorize their victims without ever breaking the law.

While there are different kinds of stalking, invariably the stalker tries to establish a cult dynamic of one. It's a power and control trip through which the stalker tries to distort the victim's sense of reality. There is tremendous confusion in the stalking research literature about how to classify stalkers. Intimate partner stalkers are typically known as the guy who "just can't let go." These are the most often men who refuse to believe that a relationship has ended. Often, other people - even the victims - feel sorry for them. But they shouldn't. Studies show that the vast majority of these stalkers are not sympathetic, lonely people who are still hopelessly in love, but are, in fact, emotionally abusive and controlling during the relationship.

Delusional stalkers have had little, if any, contact with their victims. They may have major mental illnesses like schizophrenia, manic-depression or erotomania. What they all have in common is some false belief that keeps them tied to their victims. In erotomania, the stalker's delusional belief is that the victim loves them. This type of stalker actually believes that they are having a relationship with the victim, even though they have never met.

Another type of delusional stalker might believe they are destined to be with someone, and that if he only pursues hard enough, he or she will come to love him as he loves her. These stalkers know they are not having a relationship with their victims, but firmly believe that they will some day.

The final category of stalking is not love-lorn. They are vengeful. These stalkers become angry with their victims over something slight, real or imagined. Politicians, for example, get many of these types of stalkers who become angry over some piece of legislation or program the official sponsors. But, disgruntled ex-employees can also stalk, whether targeting their former bosses, co-workers or the entire company. Some of these angry stalkers are psychopaths, i.e. people without conscience or remorse. Some are delusional (most often paranoid), and they believe that they, in fact, are the victims. They all stalk to "get even."

In general, for any type of stalker, the less of a relationship that actually existed prior to the stalking, the more mentally disturbed the stalker. If you think you are being stalked, you may want to consider these options:

- o Stalking is illegal. You have the right to file police reports for all harassing or threatening incidents.
- o Tell the stalker to stop any kind of personal contact. Ideally, this should be done in the presence of a witness or, if need be, in writing with a notary signature.
- o If the unwanted contacts or behavior continue, a detailed journal should be kept that records the exact date, time, location, and description of each contact.
- o Save harassing phone calls. Use an answering machine to screen your calls. This machine should be the mini-cassette type so each cassette can be removed, dated and saved.
- o Collect physical evidence. If you receive harassing mail, save the letters and the envelopes to show the postmark dates. If notes are being left on your vehicle or on the front door of your home, try not to remove them until you have a witness accompany you.
- o If the stalker is appearing everywhere you go, alert your neighbors, co-workers and family as to these encounters.
- o At the workplace, alert your co-workers and provide a description or, if possible, a picture of the stalker. They would make excellent witnesses. Contact the security office at your workplace and provide this information as well as telling them that a police report or injunction has been filed.
- o Have an attorney send a registered letter telling the stalker that he/she must stop the behavior immediately, and that you are working with the police to secure his/her arrest if he/she continues to stalk you.

For information and resources regarding stalking, check out www.stalkingbehavior.com

At Home Alone - A Parent's Guide

Your 10-year-old comes home from school at 3 PM and takes care of himself - gets a snack, talks on the phone, does homework, watches TV - until you get home at 6 PM. He's too old for daycare, but far from grown up. You worry, but what can you do? You're not alone. Working parents - and that is the majority of American families today - share the anxiety, frustration, and even fear involved in leaving children "on their own" when school lets out, child care arrangements with neighbors and relatives break down, or there simply aren't any alternatives.

Keep These Important
Numbers Near The Phone!

Mom or Dad's Work _____
Neighbor _____
Family friend who lives or works nearby _____
Police Department _____
Fire Department _____
Poison Control Center _____
Paramedics _____
Emergency Help _____

What Can You Do?

Make sure your children are ready to care for themselves.
Teach them basic safety rules.
Know where your kids are, what they are doing, and who they are with.

Are They Ready? Can Your Children ...

Be trusted to go straight home after school?
Easily use the telephone, locks, and kitchen appliances?
Follow rules and instructions well?
Handle unexpected situations without panicking?

Talk it over with them, and listen to their worries and ideas. Work out rules on having friends over, household chores, home work and television. Remember, staying at home alone can build a child's self-esteem, sense of responsibility, and practical skills.

Teach Your Home Alone Children

How to call 9-1-1 or your area's emergency number, or call the operator.

How to give directions to your home, in case of emergency.

To check in with you or a neighbor immediately after arriving home.

To never accept gifts or rides from people they don't know.

How to use the door locks, window locks, and alarm system if you have one.

To never let anyone into the home without asking your permission.

To never let a caller at the door or on the phone know that they're alone (say "Mom can't come to the phone right now").

To carry a house key with them in a safe place (inside shirt pocket or sock) - don't leave it under a mat or on a ledge.

How to escape in case of fire.

To not go into an empty house or apartment if things don't look right - a broken window, ripped screen, or opened door.

To let you know about anything that frightens them or makes them feel uncomfortable.

Lighting

Studies across the nation have indicated that approximately 90% of all crimes occur during the nighttime hours. It has also been shown that lighting has a direct impact on the psychological attitude of the perpetrator, for as the victim has a fear of being attacked in darkness, the perpetrator has a fear of being apprehended in lightness.

Your home should have exterior lighting for each entrance. The front, side and rear areas of your home should be well illuminated. If a potential auto thief or burglar knows that he will be working in an area so well illuminated that it is a certainty he will be observed in the act or later identified, he will most likely seek other areas to apply his trade.

Remember, needed lighting for your security is not wasted energy.

Advice For Children

- Don't ... Ever get into an automobile with a stranger!
- Don't ... Even go near the car of a stranger!
- Don't ... Allow a stranger to pick you up or touch you!
- Don't ... Take candy or money or presents from a stranger!
- Don't ... Go into a stranger's home, workshop or room!
- Don't ... Go away from the school or playground with a stranger!

If any of these things happen to you: tell your mother or your father, tell a policeman or tell your teacher.

If Your House Is Broken Into

- 1) If you come home and find your home broken into, call the police. Do not enter if you think someone could still be inside. Call from a neighbor's house and wait for the police to arrive.
- 2) If it is safe to enter, do not touch or move items. This is to preserve the crime scene for the investigating police officer.
- 3) Ask your neighbors if they saw anything unusual.
- 4) Provide the police officer with an accurate list of the items that were stolen. Include descriptions and model and serial numbers when available.
- 5) You should photograph and value your property, especially jewelry. Record model and serial numbers of any items that have them, (TV's, stereos, VCR's, radios, microwave ovens, etc.) Fill out the inventory sheet in this packet. Do this immediately, before you ever become a victim.
- 6) People who rent their apartment should consider purchasing renters insurance.

Assault Protection

1. Be alert! Know your surroundings and be aware of who is in front and behind you.
2. Don't take shortcuts through parks, tunnels, parking lots, and alleys if you are alone or if they are known to be a problem area.
3. If at all possible, don't carry a purse. If you must, keep your money and credit cards in a pocket or some other place.
4. Carry as little cash as possible.
5. Walk on highly traveled streets.
6. At night, travel only in well-lighted areas.
7. Carry your keys in your hand as you approach home so you don't have to fumble for them outside your door.
8. If someone attacks, don't resist unless you feel your life is in danger and you believe it is in your best interest.
9. Remain calm and get the best possible description of your attacker. - starting from the head and working down to the feet.
10. If assaulted, report it to the police immediately.