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CRIME PREVENTION GUIDE FOR SENIOR CITIZENS



JOHN P. RENNA
COMMISSIONER

STATE OF NEW JERSEY
DEPARTMENT OF COMMUNITY AFFAIRS

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U.S. Department of Justice
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STATE OF NEW JERSEY
Thomas H. Kean, Governor

DEPARTMENT OF COMMUNITY AFFAIRS
John P. Renna, Commissioner

Dear Senior Citizen:

This booklet was prepared by the Division of Local Government Services' Crime Prevention staff and staff of the Division on Aging.

Although fear of crime is very real for senior citizens, there are ways you can help prevent crimes and keep from becoming a victim yourself. The information in this booklet is intended to help you to be aware of the types of crimes perpetrated against older persons and ways to avoid becoming the target of criminals.

If you have any questions regarding this publication, the crime prevention activities offered by the Division of Local Government Services or the services of the Division on Aging, please contact the Crime Prevention Program at (609) 292-6110 or the Division on Aging at (609) 292-3765.

Sincerely,

John P. Renna
Commissioner



NEW JERSEY IS AN EQUAL OPPORTUNITY EMPLOYER

98232

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SERVICES AVAILABLE

YOUR POLICE DEPARTMENT PROGRAMS

Your Police Department provides a number of services that senior citizens can utilize to make their homes and communities safe and secure. The Police Department has a Crime Prevention Unit. The officers can give information and pamphlets on safety tips, conduct a free confidential **Home Security Survey**, and provide information on **Operation Identification** which the police recommend to help prevent burglary and possibly recover stolen property.

OPERATION IDENTIFICATION

Operation Identification is a program that the police view as an excellent deterrent to crime. The Police Department makes available an electric etching tool to mark the valuable property in a person's home. The etching tools are on loan free of charge and with the tools people can mark all their valuables with their drivers license numbers prefaced by the letters NJ. Distinctive decals for posting on doors and windows are also provided by the program.

NEIGHBORHOOD WATCH

Local police will register citizens as blockwatchers and will train people on what to look for and where to report criminal activity. Total anonymity for blockwatchers is maintained and they are given secret identification numbers so that calls to the police will be processed immediately.

The objectives of the blockwatchers are to observe emergency situations, be aware of suspicious street conditions, and report them to the police. The blockwatcher program promotes an aware community and is an excellent crime deterrent.

HOME SECURITY SURVEY

A crime Prevention Specialist can visit homes and apartments and conduct a security survey. All security devices (locks, windows, doors and alarms) are checked thoroughly to determine their effectiveness. A report, in writing, with recommendations to improve security of the premises is provided by the police officer after the survey is completed.

In order to sign up and participate in Operation I.D., Neighborhood Watch, or the Security Survey, contact the Crime Prevention Unit at police headquarters. All services are free.

CRIME PREVENTION

CRIMES AGAINST THE PERSON

Most criminals are OPPORTUNISTS. This means that they take advantage of promising situations which are presented to them. The key to crime prevention, therefore, is to remove the OPPORTUNITIES for crime from our everyday activities.

It is important to develop an attitude of constant AWARENESS of crime prevention methods, and to react in the correct manner if a crime takes place.

STANDARD TIPS FOR PREVENTING CRIMES AGAINST THE PERSON

- A. **Be Alert** — Don't be afraid, but look around you occasionally to see who is standing near you or walking toward you.
- B. **Be Determined** — If you are on an unfamiliar or lonely street, quicken your pace and act as if you are going to meet someone who is waiting for you.
- C. **Walk Carefully** — Walk where it is well-lighted. Stay away from darkened building entrances, doorways, alleyways and high shrubbery. Travel and shop with companions whenever possible during the daytime, and especially at night. There is greater safety in numbers.
- D. **Plan Ahead** — Know where you are walking, know the general day and evening conditions of the streets you use, and know which stores are open late at night. If an emergency situation arises, walk to these stores rather than down your own quieter, residential street.
- E. **Call Police** — Notify police immediately of suspicious persons who are loitering, going from door to door, trying doors or sitting in parked or slowly cruising cars. Description of person, color and make of car, time and location are all important to the police. If you are in any doubt about a person, call the police and let them settle the doubt.
- F. **Report** — If you become the victim of a crime, report the incident promptly to the police. Dial the telephone number of your local police department.

RAPE

Although most women have a very great fear of being raped, the fact is that the incidence of rape among older women is extremely low. Nevertheless, although older women need not experience undue, crippling fear of being raped, serious precautions must always be taken.

SOME TIPS TO AVOID BECOMING A VICTIM OF RAPE

When Walking:

- A. Follow the general rules of safety when you are on the street. **Be Alert, Be Determined and Plan Ahead.**
- B. Have your key ready in hand, so your house door can be opened immediately.
- C. If you feel that someone is following you, scream and run toward the nearest open store or lighted window.

On the Elevator:

- A. When the elevator arrives on the ground floor (or is already at that floor), **don't enter it**, but reach inside and press the "B" button **first**, and **then** the button for your floor. When the empty elevator is **on the way** to the basement, press the wall button on the ground floor (where you are standing).
- B. Don't get on the elevator with a stranger! Instead, wait for the elevator to return empty. If you are on the elevator already, and a suspicious-looking stranger gets on, get off at the next floor.

At Home:

- A. Women who live alone should list only their last names and first initial in telephone directories and on mailboxes. It might also be helpful to "invent" a roommate's or husband's name for display on the mailbox in order to create the impression that you do not live alone.
- B. Open your door only when you are certain of the caller's identity.

Unfortunately, it is still remotely possible that you will be attacked by a rapist. Just as in a robbery situation, you have to make a personal decision whether or not to resist your attacker. Although rape is a serious crime, involving great psychological harm, there are usually no permanent physical injuries suffered by the victim. Those victims who are seriously injured are usually those who resist most strenuously. In making the decision to resist or not, a lot depends on the individual situation, especially if a weapon is involved.

MUGGER

Muggings are usually street robberies, although they may take place in locations like subways, building lobbies or buses. This type of robbery will occur in one of three ways:

1. The mugger will show you a weapon and demand your money.
2. The mugger will indicate that he or she has a weapon and will use it if you don't turn over your money.
3. He or she will physically overpower you and indicate that if you don't give up your money, you will be beaten.

In most cases it doesn't pay to resist the mugger. This advice does not advocate surrender to the criminal element of society, but only that you act intelligently in each individual situation. We know that, in too many cases, the wrong response on the part of the crime victim has resulted in serious injury and even death. If you become a mugging victim and think that the mugger might have a weapon, or you feel you are no match for him or her, then why not give the money up? Do you think it is worth being injured for the sake of your cash or property?

SOME TIPS TO HELP YOU AVOID MUGGINGS



- A. Do not present an OPPORTUNITY for the mugger to strike by exhibiting large sums of money in stores or in banks.
- B. Do not wear expensive jewelry or wrist-watches when shopping.
- C. Maintain an account in a bank, and have your social security or pension check mailed there directly.
- D. If you think someone is following you, go into a neighborhood store or other place of business and call the police. If no place is open nearby, shout, scream and call for help. Noise will bring assistance and scare off the would-be attacker.

REMEMBER! Plan Ahead and Be Prepared to react intelligently if you become the victim of a mugger.

PURSE-SNATCH

- A. Don't put all your eggs in one basket. In other words, when leaving the house, take along only the money or credit cards that you will need for the day. Divide your valuables among your pockets, pocketbook and wallet. At times, you may find it more convenient to pin some money inside an article of clothing, the idea being that if someone snatches your purse, you will have at least minimized your losses.
- B. If possible, keep your keys in a garment pocket or hidden on your person. Keys found in your pocketbook, combined with your identification, can lead to more problems, such as a burglary of your home.
- C. Don't carry a bag that dangles from your shoulder — it is too easy to grab. Carry a pocketbook with a short loop, and hold it close to your body, tucked in the bend of your elbow. Don't make your bag an easy target.
- D. Never carry handbags or shopping bags with the loop wrapped around your wrist. If someone tries to pull it away from you, the loop will handcuff you, and you may be pulled to the ground and injured.
- E. If you think that a suspicious-looking person is following you, it might be a good idea to carry your purse in an upside-down position, holding the clasp closed with your hand. In this position, if someone snatches the bag, its contents will fall to the ground and the thief will be thwarted.
- F. If you go to the movies or stop for a sandwich, keep your pocketbook on your lap. Do not place it on the floor, on another seat or on the back of a chair.
- G. When shopping in a supermarket or department store, do not put your pocketbook down on a counter or in a shopping cart when you step away to make a selection of merchandise.
- H. A number of people have been seriously injured — and worse — while fighting with purse-snatchers. Do you think it is worth getting injured to protect a few things which can be easily replaced? Since no one can replace you, it is better not to keep valuables in your pocketbook, and to let it go if it is snatched.

PUSH-IN ROBBERY

A push-in robbery can occur in two ways:

1. You are opening your door to enter your apartment when someone who has been waiting for you to turn the key suddenly shoves you inside.
2. You are in your home and respond to a knock on the door by opening it or by relying on the chain guard.

SOME CRIME PREVENTION TIPS TO CONSIDER WHEN YOU ARE ON YOUR WAY HOME:

- A. **Plan Ahead.** Before leaving your home to go shopping, etc., tell your neighbors where you are going and when you expect to return home. Ask them if they are going to be home, and encourage them to follow the same procedure when they go out.
- B. When returning to your building, take a good look around you before going near the front entrance. If you see something or someone who makes you uneasy, don't go inside. Go to a neighborhood store, etc., and call the police.
- C. If you are already in your building and see a suspicious person as you are walking toward your apartment door, **DON'T ENTER!** Go to a neighbor's apartment on the same floor and ring the bell. Act as if you are a visitor to the building, and stay away from your apartment until the stranger has gone, or until you are satisfied that his or her intentions are good. Notify police of all suspicious persons in your building.

SOME TIPS TO CONSIDER WHEN YOU ARE HOME:

- A. Never rely on the chain guard. Use the peephole, and speak through the door.
- B. If someone claims to have an unexpected package for you, don't open the door. Ask for the name of the person's company and call to check. If you can't hear each other because the door is closed, relax and have a cup of coffee, but don't be tricked into opening that door!
- C. If strangers knock on your door asking for help — their car broke down, they had an accident, they need a doctor, etc., **DON'T OPEN THE DOOR!** Offer to make a telephone call for them. If they are not satisfied, inform them that you are calling the police — to help them out!

FINDING AN INTRUDER IN YOUR HOME

If you come home and find that your front door is ajar, what should you do?

1. Go in the opposite direction very quickly.
2. Call the police from a store or neighbor's phone.
3. **DO NOT GO INSIDE!!**

The same rule applies if there is any damage to your door which was not there when you left home earlier in the day. **DO NOT GO INSIDE!!**

What should you do if you arrive home and interrupt a burglar?



1. Remain as calm as possible.
2. Do not shout or antagonize the intruder in any way.
3. Follow all instructions.
4. When the burglar leaves, discreetly try to see which way he or she goes, and the color, make and license plate of the car, if any.
5. Call police immediately.

If you arrive home and think that there is someone inside your house or apartment, should you call a neighbor so that both of you can check your home? **NO!** Don't add another victim to the crime. Instead, **CALL POLICE.**

If you awaken at night and think that an intruder is in your home:

1. Stay in bed, be quiet and pretend to be asleep.
2. Call police when the burglar leaves.

If you see a prowler on your fire escape, or if someone is trying to break into your apartment or house:

1. Make a lot of noise by shouting or screaming.
2. **CALL POLICE IMMEDIATELY!**

'INVITATIONS' TO BURGLARY

One of the best burglary deterrents you have at your disposal is to be aware of, and cancel, the open invitations you unwittingly extend to the roving burglar looking for a good, safe job. Remember that a very substantial number of burglaries are proved to be the result of carelessness that provided an easy opportunity. And remember that the opportunists are out there in droves, and they spend considerable time cruising and looking for invitations. We have already talked about a few of these invitations; let's consider a few more that you can cancel.

- Jane is going to drop by today to pick up a book and chat. You don't know exactly when she's coming and you have to run some errands yourself, so you leave her a note, taped to the front door, saying you'll be back at 3:30. Don't do it. What more could a burglar want?
- Carelessness with house keys accounts for a substantial number of burglaries. What good does it do to have a "safe" home, if somebody else has the key? Never carry identification tags on your key ring or holder. If you lose your keys, it's better to have them lost and gone forever than in the possession of somebody who now has the key to your front door, your address, telephone number, and probably the keys to your car. He can call to see if you're home before coming over. Or he can call, identify himself as an employee of the supermarket, parking lot, or department store where you misplaced your keys, and ask you to come pick them up. He can be in a phone booth a block from your house. As soon as you rush out to retrieve your keys, he rushes in and cleans out your house, and may leave in your second car if you are tidy and keep *all* your keys together. There are infinite variations on this theme.
- Separate your house keys from your car keys as a matter of policy. And leave only the auto ignition key if you park your car in a commercial garage or parking lot. Anyone could make a duplicate house key in your absence, and trace your address through the vehicle registration you carry in your car. When having keys made in a "while-you-wait" shop, watch to see that the keymaker doesn't make one for himself.
- Basement doors or windows often provide burglars with a fairly easy entry into your house amidst the camouflage of bushes and shrubbery. Make them less inviting with metal grilles, painted-over windows, curtains, an inside door-bar, and sturdy locks.

- A delightful way to get into your house is through your garage. The 10-speed bike and expensive power tools lying around in full view are tempting in themselves and indicative of affluence. Lock it, even when you run to the store.
- When you move into a new home or apartment, have the tumblers of the locks reset if the landlord hasn't already done so. You don't know who may still have keys to the old ones.
- Sliding glass doors, the kind that open onto patios and backyards, often off the bedroom, are easily forced. Buy a key-locking bar lock from any of the major lock companies. Or buy a strong, wooden dowel about an inch and a half in diameter and an inch shorter than the length of one sliding door. Slip the dowel in the door's channel and it will prevent the door from sliding. If a broom handle meets these requirements, use it. You can install extra-heavy shatter-proof glass in such glassy places, but burglars are reluctant to make that much noise. Police records show hardly an instance of a burglar breaking a sliding glass door or picture window to gain entrance to a house.
- If you are a woman living alone, list only your last name and initials in telephone directories *and on mail boxes*. Never indicate to an unknown caller, either at the door or on the phone, that you are not married.
- Finally, make a safety check every night before retiring. Be sure all doors and windows are locked and proper lights are on.

WHEN YOU'RE AWAY

When you leave your home for a prolonged period of time, discontinue milk, bottled water, newspaper, and other deliveries by phone or in person ahead of time. Do not leave notes.

Have the lawn tended, put some lights on timers inside and outside the house, and have someone remove advertising circulars and other debris regularly. A trusted neighbor or friend can do this. He or she can also change the shades from time to time as you would do if you were home, and be on the lookout for suspicious activity.

Notify the post office to hold or forward your mail, or have this same trusted person pick it up daily.

Notify your closest neighbors that you'll be gone, and for how long. Ask that they keep an eye on your place.

Don't have the telephone temporarily disconnected – the disconnect message is growing in popularity as a dead giveaway that you're gone. But *do* turn the loudness of the ring down so it cannot be used as a cue that no one is at home.

Don't notify burglars of your absence and how long you'll be gone via social notes in the newspapers. Tell everybody about it *after* you return.

Contact your local police division and inform them of your absence so they can have a patrol car swing by every once in a while. They should know where you can be reached in an emergency.

If you're more worried about burglary than possible vandalism to your car, you can leave your second car locked and parked in the driveway instead of inside the garage. The garage door should, of course, be locked.

If you return and find a door or window has been forced or broken, *do not enter*. Use a neighbor's phone immediately to summon the police. If you get inside and find that a crime has occurred, do the same thing. The intruder may still be there. Don't touch anything or clean up until after the police have inspected for evidence. And do something immediately about the security lapse that allowed the break-in in the first place.

A NEIGHBORHOOD SECURITY WATCH

There is certainly a fine nuance between helping your neighbor and interfering in his or her business. But your neighbors are often your single best security system. In a few neighborhoods it is virtually impossible for a burglar to enter the area on foot or by car without being observed. Such neighborhoods, in which people are truly concerned with each other and their mutual safety, have extremely low burglary rates. According to some studies by criminologists, several have had literally no burglaries within the past decade. The word gets around.

Get out and talk with your neighbors about the crime problem and crime prevention. Let them know you are concerned about your safety and theirs. We realize this is more difficult in some neighborhoods than others. But take the initiative. Discuss *joint cooperation* in keeping an eye on each other's apartments and homes. That kind of discussion could save your life and property – and make your neighbor your friend.

Get to know your neighbors' living patterns – when they are at work, on vacation, and so forth, not to spice up your life, but so you can spot suspicious persons or occurrences and prevent inspired criminal activity like moving vans clearing out an entire house when nobody is moving. Call the police immediately if you see a suspicious person around your property or someone else's. Write down the license numbers of unfamiliar cars that are repeatedly cruising about or doing unfamiliar things.

HOW TO HANDLE CON ARTISTS

You may not be too concerned about becoming involved in a fraud, which is the use of deceit or trickery to induce someone to part with something of value, usually money. You probably think you would be the last person in the world to fall for a bunco artist — someone who practices a swindling game or scheme. After all, schemes are only clumsy attempts to part fools from their money, right? They are so blatantly preposterous and outside the law that no intelligent, normal citizen would fall for one, right?

Wrong, on both counts. Law-enforcement officers with any expertise in this area will tell you that there is no end to the ways in which intelligent, well-educated people can be swindled and defrauded every day, if they are hit with the right scheme, at the right time, by the right "operator."

TWO TYPICAL CONS

These two bunco schemes are flourishing in every major city across the country. They seem preposterous. But swindlers are consummate actors. Bunco division police officers constantly wonder why these talented people don't make money legitimately. The victims are usually older people, often women.

The Pigeon Drop. The victim is approached by one of the swindlers and engaged in a conversation on any sympathetic subject. Let's say the victim is an older man. When the swindler has gained his confidence, she mentions a large sum of money found by a second swindler who, at the moment, "happens" to pass by. The victim is led to believe that whoever lost the money probably came by it unlawfully. The swindlers discuss with the victim what to do with the money. One of the swindlers says that she works in the vicinity, and decides to contact her "employer" for advice. She returns in a few minutes and states that her boss has counted the money and verified the amount, and that he agrees that as the money undoubtedly was stolen or belonged to a gambler (or some

such variation on a theme), they should keep and divide the money three ways, but that each should show evidence of financial responsibility and good faith before collecting a share. The victim is then induced to draw his "good faith" money from his bank. After he has done this, either alone or in the company of one of the swindlers, the money is taken by the swindler to her "employer." Upon the swindler's return, the victim is given the name and address of the employer and told he is waiting with his share of the money. The victim leaves and, of course, cannot find the employer or sometimes even the address. When he returns to where he left the swindlers they, of course, are gone.

The Bank Examiner. This bunco scheme is currently flourishing from New York to California. Principal targets are people in the 60-and-over age group. It happens this way. A phony bank or savings and loan "investigator" calls you or comes to your home. He is very serious, and may have brought along deposit slips from your bank and other official-looking papers. He tells you that the bank is checking up on a dishonest employee, and explains how you can help. He says he wants to make a test to see what the suspected employee does when a customer draws money out of his account. He suggests that you go to your bank, draw out a specified amount of money, then let him use it for the test. Either he or a "bonded messenger" or some other official will pick up the money at some nearby point. You withdraw the money. Advised of the need for "absolute secrecy" and that the money must be cash "in order to check serial numbers," you ignore the bank teller's concern that you are drawing out such a large sum of cash. You give the money to the "examiner," who hands you a receipt, thanks you for your "cooperation," and may tell you how he plans to use it to trap the suspected employee. Once he's gone, you'll never see him again, or your money. The bank, of course, has never heard of him.

We can learn a few other things from these two schemes. Why *must* you act "immediately," or sign "right now," instead of thinking about the situation long enough to seek advice and check it out? For example, the dishonest bank employee is not going to go away. The simple reason is that most bunco stories would begin to fall apart immediately if you gave them a moment's clear-headed thought, away from the influence of the con artist. Don't ever jump into anything involving your money or property. Always remember that if the offer is legitimate, it'll be there tomorrow.

MAIL FRAUDS

The chief postal inspector has a list of frauds perpetrated through the mails that would astound you. You are probably unaware at this very moment that many of them are highly illegal.

Consumer frauds. The *fake contest* starts with the exciting news that you "have won." In reality, there is no contest. It is a come-on to get you involved in a transaction where you are going to be parted from your money with no return.

Home improvement offers are often made through the mails. They are one of the most popular swindles going. You have nothing to gain by using the mails to improve your property.

Chain-referral schemes have been going on since the year one. You buy an appliance or some other product, and you will undoubtedly end up getting it for free, since you will get a commission for selling additional ones to friends. They're overpriced and impossible to sell.

Debt consolidation. An offer to make your life rosy by consolidating your debts, giving you one easy finance charge and peace of mind to boot – that comes through the mail – is something to throw away. Legitimate banks and lending institutions do offer debt consolidation, with financial counseling, for people who request it. Any mail offer probably includes heavier financial burdens than you have now.

Retirement estates are constantly being offered to a few "lucky" individuals for ridiculously low prices. Investigations almost always prove there's something wrong. If common sense tells you the offer "can't be true," it undoubtedly isn't.

Business opportunities. Let's look at a few. Potential entrepreneurs who can't afford to lose their savings should exercise all the caution in the world when faced with one of these. Check out every angle exhaustively, and don't jump into anything.

Business franchises, such as a hamburger or restaurant chain, can be legitimate and lucrative. However, honest ones with money-making potential are bound to have a price tag to match. Sometimes even that is no guarantee. The usual outcome of buying into a fraudulent operation is to end up

with a worthless name and nonexistent services from your franchise operator.

Work-at-home schemes are, more within the average person's budget. The victim is usually a woman who seeks additional income by working at home. If a newspaper ad or flyer proposes that you can earn money by working at home, sewing, knitting or doing some other tasks, asks for a small "registration fee," and a sample of your work to demonstrate your skill – beware. One such offer drew 200,000 inquiries. No one qualified and none of the money was returned.

Medical frauds. These can be downright dangerous because while you are fooling around with some bogus treatment or cure, your health may be worsening for lack of legitimate medical care.

Fake laboratory tests are always being offered, somewhere. If you're susceptible, you lose your dollars and get an absolutely worthless report on whether or not you have cancer, arthritis, or gallbladder trouble. You may be misled and endanger your health.

Miracle cures (including physical-improvement come-ons) often publicized in the backs of newspapers and magazines are not worth reading. They are usually noncommittal, and use fuzzy language to describe the product. If you fall for it, the quackery is usually consummated through the mail.

Mail-order clinic. In this seemingly legitimate offer, you are drawn into a free medical diagnosis (or some other bait) and trapped into expensive and useless treatments. Legitimate doctors, clinics and hospitals *do not* advertise, and they do not offer their services for free.

Self-improvement. We all have a natural desire to look, act, and be better than we are. A laudable idea, which is seldom to be realized through a mail offer (such as one to teach you new skills through a contract requiring regular payments).

OTHER WAYS YOU CAN BE BILKED

Let's cover the high points of a few of the other most popular frauds and bunco schemes. Many, many people are practicing them every day, in big cities and little towns.

Advertising campaigns. You are led to believe that you have been chosen to be featured in an advertising campaign because you are a leader, a model homemaker or some such thing. The idea is to get you to sign a contract for some benefit or inducements to participate. Make sure the contract doesn't include signing away your home if you fail to keep up payments on something or decide not to participate.

This is an extension of a *legitimate* business practice wherein famous or noteworthy people are asked to be a part of a legitimate advertising campaign. It's important to know that many schemes are reminiscent of legitimate practices. But they operate in a fuzzy area in which you stand to gain nothing, yet may be legally held to the terms of anything you sign.

Bait and switch. Here again we have a legitimate sales technique that *becomes* illegal. If someone advertises a commodity at a ridiculously low price to get you into his store or place of business, that is the "bait." If you get there and the bargains do not exist or are mysteriously sold, and you are steered to a higher-priced item (often an unknown brand), that is the "switch." It is an illegal practice that you should report.

Contracts. Never sign a contract until you have thoroughly read it, had it looked over by your banker or lawyer or other appropriate expert, and then thought long and hard about what it means for you. *Stop before you sign anything and do all of these things.* Many contracts that seem harmless, unimportant, or unquestionably on the up and up have clauses that go far beyond what you have been verbally led to believe. Regardless, they may very well be binding. Such a small thing as a magazine subscription may involve a deed of trust to your home, or endless payments.

Fear-sell. This is the rush technique, coupled with a generous dose of anxiety-producing high pressure. "Your tree is so rotten that unless it is immediately cut down it will crash into your roof!" "Don't drive another minute in your car until you buy a new engine!" If anyone gives you this line, quietly but firmly take your business elsewhere — and *do* check it out, *elsewhere.*

If your doomsayer is a "city inspector," complete with phony credentials, nip it in the bud. Call in to check his credentials. There are very few "city inspectors" who do this kind of thing. If you do let him in, he'll probably inspect whatever it is he's inspecting, find it completely unsafe, order it (the water heater, the furnace, etc.) shut down, and then come up with the name of a plumber, electrician or other expert friend who just happens to be able to respond to your emergency. After it's all over, you've been charged an exorbitant amount, and been talked into a fat maintenance contract to make sure it doesn't happen again.

Home improvements. Your chances of meeting up with one of these traveling repairmen — who just drove by and noticed that your chimney is about to fall in, or just has enough paint left over from a big job to give your house a coat at a big savings — are excellent. Again, legitimate repairmen do not make idle stops in such a helpful manner.

Remember these important points, always:

- Constantly be aware of what's happening to you, what people are saying, and how they are saying it. Are you being rushed? Stop it immediately!
- Know what you are signing — even a "receipt" or a minor contract. Get away and read it. If the salesman objects, even jokingly, hand it back to him and close the door on that deal.
- Stay away from secret deals and plans. The only people who could legitimately involve a private citizen in such a situation are law-enforcement officers. Call police headquarters, check with the commander, and verify your caller's authenticity. Don't use the telephone number your caller provides. Look it up yourself.
- Cash. Once out of your hands it can be used by whoever has it. Bells should go off in your head before you turn over any sizable sum of your money to anyone.

THE HIDDEN CRIME

ELDERLY ABUSE

In recent years, there has been growing concern about the incidence of abuse of older persons by family members or caregivers. The three broad categories of elderly abuse are:

- PHYSICAL ABUSE** – assaults or the denial of adequate personal or medical care.
- EXPLOITATION** – theft or misuse of money assets or property.
- PSYCHOLOGICAL ABUSE** – involves threats, verbal abuse, forced isolation and other acts which jeopardize the well-being of the individual.

INSTITUTIONALIZED ELDERLY

In the case of institutionalized elderly, the State of New Jersey has a mandatory reporting law which requires employees of the institution who suspect that an institutionalized elderly person is being abused to report this abuse to the Office of the Ombudsman for the Institutionalized Elderly. Anyone else who is concerned about the abuse of an institutionalized elderly person may also report it to this office (Hot Line telephone number is (800) 792-8820.) This office will investigate charges immediately.

COMMUNITY BASED ELDERLY

The reporting of abuse of an elderly person in the community is not as clear cut since no one agency has been assigned the responsibility for investigating and assisting community based victims of elderly abuse. Suspected cases of elderly abuse may be reported to various agencies. In cases of abuse with immediate danger to the older person, contact the police immediately. If you suspect an older friend, relative or neighbor is the victim of abuse, you can contact the Office on Aging in your county or the Board of Social Services (Welfare Office). Both of these agencies have outreach workers and social workers who will be able to investigate the situation and provide services to alleviate the conditions of abuse.

COUNTY OFFICES ON AGING

Each county in New Jersey has an Office on Aging which funds services for senior citizens. Among the services provided are transportation, nutrition, and health services. Another important service for anyone who may have been a victim of crime or have other law related problems is the Legal Services for the Elderly Program. This service is provided free to individuals meeting the program qualifications.

For further information about programs and services available for the elderly including information regarding elderly abuse and legal services, contact your COUNTY OFFICE ON AGING:

ATLANTIC COUNTY
(609) 345-6700 Ext. 3470

BERGEN COUNTY
(201) 646-2625

BURLINGTON COUNTY
(609) 261-5069

CAMDEN COUNTY
(609) 757-6753

CAPE MAY COUNTY
(609) 886-2784 or 2785

CUMBERLAND COUNTY
(609) 451-8000 Ext. 357

ESSEX COUNTY
(201) 678-9700

GLOUCESTER COUNTY
(609) 853-3312

HUDSON COUNTY
(201) 434-6900

HUNTERDON COUNTY
(201) 788-1363 or 1362

MERCER COUNTY
(609) 989-6661

MIDDLESEX COUNTY
(201) 745-3293 or 3295

MONMOUTH COUNTY
(201) 431-7450

MORRIS COUNTY
(201) 829-8539

OCEAN COUNTY
(201) 929-2091

PASSAIC COUNTY
(201) 881-4950 or 4952

SALEM COUNTY
(609) 769-4150

SOMERSET COUNTY
(201) 231-7175

SUSSEX COUNTY
(201) 383-5098

UNION COUNTY
(201) 527-4866 or 4867

WARREN COUNTY
(201) 475-5361

OR

NJ Department of Community Affairs
Division on Aging
363 West State Street
CN 807
Trenton, New Jersey 08625-0807
1-800-792-8820
(Toll free within New Jersey)

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