

ENG4C-A



Other Kinds of Crime



Introduction

There are many different kinds of crime. Violent crime gets the most press coverage, but other kinds of crime are far more common. In this lesson, you will look at how some of these other categories of crime are written about. Property crimes, fraud (including so-called “white-collar crimes”), and crimes against institutions (which are sometimes called “victimless” crimes), are usually non-violent. However, they still cause heated discussions.

What You Will Learn

After completing this lesson, you will be able to

- describe the choices faced by society on how to deal with crime
- describe some aspects of property crime and fraud
- analyze and assess ideas, issues, and explicit and implicit information
- create an outline for a crime report
- write a crime news report
- use some new vocabulary words appropriately
- edit and proofread your writing for spelling and grammatical correctness

Freedom and Control

Laws are created to regulate human behaviour—usually by forbidding, but sometimes by requiring, certain actions. In either case, the individual loses some freedom. There is a bargain in this: People are willing to give up some of their own freedom because they know that everyone else has to do the same. They feel better knowing that other people can't do the things they might want to do, either! The exchange for giving up this freedom is usually to obtain greater security. So, the law restricts people's ability to do exactly what they want, but it also protects them from others who might want to do things that could harm them or make their lives less comfortable.

In any society, two kinds of decisions need to be made. These concern

1. the reasons for restricting individual liberty
2. the extent to which individual liberty should be restricted

Most people agree that violent assault, stealing, and fraud should be crimes. They would agree that the law should restrict people's liberty to do these things. Other actions may not be as easy to agree on. For example, some people may think that spitting in public should be a crime; others may not. This lesson will not try to provide answers. It will introduce some points of view about crimes and let you decide on your own point of view.

The readings that follow are about property crimes. After you have read them, you will have the opportunity to imagine a property crime, imagine yourself as the judge, and identify the things that you would take into consideration in sentencing someone for the crime, and in writing a news report of the crime.

Theft

People tend not to feel as strongly about property crimes as they do about crimes of violence. Their response to these kinds of crimes may also not be as simple and clear-cut. Naturally, no one likes being robbed or having his or her property vandalized, but some people may nevertheless admire the skill and daring of an accomplished car thief or burglar. There are plenty of films that ask us to do just that. If the victim in such a movie is arrogant and rich, people may cheer for the thief. Bank robbers are sometimes even presented as attractive (for example, Robin Hood, or the real-life gangsters Bonnie and Clyde), as they represent the revenge of the little man against the rich and powerful banks.

The next two reading selections describe property crimes, first from the perspective of the criminals, and then from the perspective of the investigating officers. Decide for yourself whether or not property crimes cause suffering in their own way. Does this affect how strongly you react to these crimes?

Read the following two articles.

The bank robber as a literary motif

Mike Beamish
Vancouver Sun
Monday, May 12, 2003

“My job was to make panic leave but fear stay,” a bank-robbing character says in *Jackrabbit Parole*, the novel written by B.C.’s Stephen Reid, a member of the notorious Stopwatch Gang.

Robbing banks is mostly a story of failure, not success. But for Reid and a handful of Canada’s most notorious holdup artists, incarceration has led to cultural credibility, if not respectability, in the eyes of the literary public.

Nobody wants to admit it, but there is a fascination with unconventionality and those who rob banks for a living. Most get caught and locked away for long

stretches. And with time for reflection, many turn to writing to conquer the boredom.

“Many feel the need to tell their stories,” says Danine Farquharson, who teaches a course in prison literature at St. Jerome’s University in Ontario. “Writing is a freeing act, but it’s also an act of resistance. They’re locked away. Writing is a reaffirmation of who they are.”

Reid isn’t the first Canadian crook to get a measure of celebrity through the crime genre. Roger “Mad Dog” Caron won a Governor-General’s Award for literature in 1978 for *Go Boy!*, his autobiography. Establishing himself as the country’s foremost practitioner of con-lit, Caron wrote three more books. But like Reid, he developed a drug habit, couldn’t stay straight and ended up back behind bars.

Another Canadian crook, Mickey McArthur, summed up what he considered the public view of his profession in his autobiography, *I’d Rather Be Wanted Than Had*.

“There is the whole folklore about the robber, a romanticism in terms of public appeal,” Farquharson says. “Unlike murder or sexual assault, there is a feeling you can read a story about a bank robber and not feel too guilty. There is a mythic romance associated with it. After all, they’re taking money from a huge institution.”

The police, courts and the front-line personnel in the banking or convenience store industry see armed robbery in a completely different light—violent and hardly victimless, even when the culprits are note-pushers and don’t necessarily produce a gun to strike fear in their victims.

“One of my greatest regrets is not being able to contact my former victims and make amends,” says Troy Evans, who did seven and a half years in [a] federal penitentiary for armed robbery and works today as a motivational speaker in Phoenix, Ariz. “By law, I’m not allowed to communicate with them. But

I want them to know how sorry I am for the trauma I caused.”

Eleven years ago, Evans, needing to support a drug habit, gave a deposit slip to a teller bearing the words, “This is a holdup.” Because he had the butt of [a] gun protruding from his jeans to show he was serious, even though the weapon wasn’t loaded, Evans was given a much stiffer sentence when he was finally apprehended. “It’s an automatic five years [in the US] if you carry a gun,” he says. “You don’t even have to point it at someone. I wish I’d known about that.”

A girlfriend turned him in and, in hindsight, Evans says he is grateful. He believes he probably would have been shot if he’d carried on much longer.

“One thing I tell people is that there’s nothing glamorous or romantic about bank robbery,” Evans says. “It’s not at all the life portrayed by Hollywood—living from seedy hotel to hotel, feeding a drug or gambling habit, losing your freedom in the end. Having met others and heard 300 stories in prison, I can assure you there’s very little glory aspect to it; it’s something you do out of necessity.”

Evans speaks to young people to get that message across. He also works with banks and law enforcement officials to look at security measures from a robber’s point of view. “Who better to talk to a group of bankers than a bank robber,” he says.

After picking up a pair of bachelor’s degrees in prison, he wants to take a page from the Canadian tradition of con-lit and tell-all books and publish his story. But don’t expect to see him on a book tour north of the border any time soon.

“Unless a presidential pardon comes along, your country won’t allow me in,” Evans says. “The price you pay for doing time never ends.”

Stealing wheels for fun and profit (excerpted)

Amy O'Brian
Vancouver Sun
Tuesday, May 13, 2003

Picture the scene.

Six armed officers in bullet-proof vests prepare to take down a suspected auto theft operation in a house in Surrey. Guns are drawn, anticipation is running high, and the men nervously dart glances at one another. Then, a whispered question sparks a ripple of fear among the men.

“Just before we go in, one of the guys says, ‘You know there are snakes in there, right?’” says Enzo Nadalin, coordinator of the province’s auto theft task force.

The men break down the front door and enter the damp, dark residence.

After standing outside in the brilliant sunshine, their eyes take time to adjust to the dark.

Only vague shapes and pungent smells can be discerned as the men make their way through the building.

“There’s insulation sort of hanging from the ceiling and as you walk through, it’s sort of rubbing the top of your head,” Nadalin says.

“And you’re thinking, ‘Oh God, please don’t let it be the snake.’”

A cluster of rabbit cages becomes visible. There’s an overwhelming smell of urine and body odour.

“Your senses are right up there,” Nadalin says.

In the end, two large snakes—one two metres long, the other five metres—are found confined to an upstairs suite. The woman keeping them is suspected of stealing rabbits from a local pet store to feed them.

“It’s stuff like out of the movies,” Nadalin says.
“Spielberg would have a field day.”

Snakes and rabbits aside, the mission is a success.

The officers find a stolen 1997 Honda in the garage and parts from other stolen cars, strongly indicating the place is being used as a chop shop, a place where stolen vehicles are taken to be stripped so their parts can be sold.

While this particular bust is somewhat out of the ordinary, Nadalin says the world of auto theft enforcement is often thrilling and sometimes bizarre.

With about 33,000 thefts per year in the province, Nadalin and the rest of the auto theft task force have to carefully select their targets, most of whom are practised, professional thieves who likely dabble in other illegal activities...

“I can’t tell you the last time we had a bank robbery where the person used the family sedan [as a get-away car],” Nadalin says...

Nadalin is primarily interested in nabbing what he simply refers to as the “four per cent.”

Though not based on hard statistics, the number is derived from an assumption that four per cent of the population in this province is responsible for 90 per cent of the crime.

“Let’s get those people out of the system,” he says.
“We want to get these prolific car thieves off the road. That’s who we’re targeting.” ...

Though auto theft rates in this province have continued to climb since 1998, the number of arrests and charges has tripled, the value of property recovered has quadrupled and nearly 40 chop shops have been shut down.

“People think that there’s a couple hundred of us out there. There’s only 17 and if you subtract two clerical staff, two supervisors, you’re down to the bare minimum,” Nadalin says...

Steering wheel locks, computerized immobilizers, car alarms—all these devices are good deterrents, but any skilled thief will find a way to override them.

“All these initiatives work, but they have a shelf life,” Nadalin says.

And while thieves are constantly figuring out ways to outsmart anti-theft devices, they’re simultaneously plotting out new ways to avoid being caught with a stolen car.

Most recently, car thieves have worked out a new scam that involves taking the licence plates from a car parked on the street or in a lot, putting them on a stolen car of the same model, and then replacing the stolen plates with colour copies so the owner doesn’t notice the switch.

When police see a vehicle they suspect is stolen and run the plates, the vehicle does not register as stolen.

Nadalin’s task force recently arrested two high-profile criminals who were trying to get away with the switched plate scam and who, in the last 15 years, have accumulated a total of 69 Criminal Code convictions between them.

“Car thieves adapt. We have to adapt,” he said....

To catch thieves in the act and ensure there’s enough evidence to convict them, Vancouver police—with the help of ICBC and E-Comm (the Lower Mainland’s emergency communications system)—have placed bait cars in the city’s auto-theft hot spots. The cars look like any other car, but are equipped with surveillance equipment and remote disablers that can stop thieves in their tracks with the push of a button.

The bait-car program has been under way in Vancouver for about six months and Nadalin says he’s working to get the program up and running in the rest of the Lower Mainland by the summer.

The program is being credited with cutting ICBC auto theft claims in Vancouver by 30 per cent in the fourth quarter of 2002. For the same three-month period in 2001, ICBC processed 1401 theft claims. In 2002, that number dropped to 979.

“Clearly, we’re making a difference,” Inspector Robert Taylor said of the program at the six-month mark...

The number of bait cars parked in garages and on city streets is top secret because, as Inspector Taylor notes, uncertainty is the key to the program’s success.

“The idea is that this program is out there, and if we can create uncertainty that acts as a deterrent, then it’s successful,” Taylor said.

When the bait-car program spreads to the rest of the Lower Mainland, Nadalin vows he will stick to Taylor’s model and keep his lips sealed when it comes to the number of cars with surveillance equipment that are out on the streets. He adds though, that there will be no skimping when it comes to catching thieves.

“If a neighbourhood has a problem with auto theft, we’ll fill that whole block with bait cars. If they’re being stolen out of garages, we’ll put bait cars in garages,” he says.

Though Nadalin is optimistic the program will put a significant dent in the auto theft rate for a while, like all the other initiatives, thieves will eventually figure out how to identify the bait cars and the task force will have to adapt once again.

“We’re never, ever, ever going to eliminate auto theft,” Nadalin says.

“But, if we bring down that auto theft rate, it’s going to bring every other crime down.”

Support Question
(do not send in for evaluation)

5. a) Answer questions i) to iv) in relation to the article you have just read, "Stealing wheels for fun and profit."
- i) How is the criminal presented, and what attitude is taken toward him or her?
 - ii) What relationship is there between the criminal and the forces of the law?
 - iii) How is the victim of the crime presented? And what attitude is taken toward him or her?
 - iv) What is the bottom-line message?
- b) Watch a film or television show of your choice that deals with some form of property crime (such as theft or fraud) and answer the same four questions in relation to the film. Does your response to the victims or the criminals change in any way because you can see them and see what happens to them?

There are Suggested Answers to Support Questions at the end of this unit.

Fraud

Whereas property theft may become a contest between thief and police officer, fraud can become a contest between con artist and citizen. And just as some people may grudgingly admire the skill and courage of the car thief or bank robber, they may also admire the cleverness and acting ability of a good con artist. Again, there are many examples in film of clever rogues whom we cheer on as they outsmart powerful and unscrupulous opponents. In reality, however, scammers often appeal to generosity as well as to greed, and their victims are often people who cannot afford to be cheated, such as the elderly. The following articles describe some scamming techniques.

Fraudulent telefunding for charitable donations

by Les Henderson

Not Also Known As

Many fraudulent telemarketers claim to represent charitable organizations, often using names similar to well-known, legitimate charities. For example, they may call themselves the American Kidney Foundation instead of the legitimate National Kidney Foundation, or the American Cancer Center instead of the real American Cancer Society.

They will solicit a contribution or attempt to sell products that will benefit a charity or a specified group, such as firefighters, police or disabled and disadvantaged children. These products often include light bulbs, vitamins, trash bags, or other household or health aids that are sold for up to twenty times their value—all in the name of charity.

Shysters typically choose “mom and apple pie” monikers then prey on the altruistic impulses of people wishing to help others who are experiencing distress. And once you have shown a willingness to donate; they’ll come back for more and more under different names and causes, keeping your name on their “sucker list.”

All For a Good Cause

They'll say that your funds will be used to:

- purchase equipment such as bulletproof vests for law enforcement agencies or breathing apparatus for fire departments,
- provide financial assistance to the families of law enforcement officers or firefighters who have been disabled or killed in the line of duty,
- purchase needed medical equipment, supplies or gifts for sick children or veterans,
- provide food, clothing and shelter to homeless people or wayward children,
- support educational and recreational opportunities for children who are victims of fire or cancer,
- benefit anything that tugs on your heart strings.

They can respond quickly when tragedy strikes in a far-off community by establishing dedicated phone lines and local mail drops to solicit funds for a site-specific event such as hurricanes, earthquakes, blizzards, floods, bombings, a slain officer or a sickly child who has attracted media interest. No funds will actually go to the cause itself.

They will often claim to be from the police or fire department, so that you feel pressured to donate, out of fear that you might be deprived of their services in a time of need.

Commercial enterprises routinely place "donated clothing bins" with charitable-like names prominently displayed on their sides stating that a "portion" of the proceeds go to charity. They could in turn donate any unwanted material, as there are no restrictions on what that donated portion might be.

A donated car, which you felt was going to be scrapped, may even end up being resold, whereby you could become liable for tickets, fees, liens and accidents.

Donated-back Tickets

Fund-raisers often sell you tickets to events and then encourage you to “donate back” the tickets so that they can give them to worthy organizations and individuals who could not otherwise attend the events such as poor, disabled war orphans.

In some cases, thousands of “donated-back” tickets are never actually purchased or distributed and in one case far exceeded the seating capacity of the hall. For this reason some laws require that before “donated-back” tickets can be sold, the fund-raiser must have commitments in writing from the intended recipients of the tickets.

Cons with a Contract

More and more, large telemarketing firms are setting themselves up to do the fundraising for actual charities who lack the facilities or willing personnel. Typically, they pay a registered charity a flat fee of \$1,000 or \$1,500 per week in exchange for the right to solicit in the organization’s name, with the amount increasing to as much as \$2,500 per week in the second or third years of their contract with the organization. Any funds collected over that flat amount are retained by the callers.

They may also agree to print and distribute a quarterly or yearly publication for the organization in which they will print the names of individuals and small businesses who donate or sponsor an ad. The contracts usually call for them to use only “approved” scripts and materials in soliciting the public. The contracts also authorize them to open a bank account in the organization’s name, for the purpose of receiving donations.

Need Help Raking It In

This larger operation then contracts out to other fundraising agents, providing them with a complete turnkey operation—from an array of different nonprofit organizations for which to solicit, to the

telephone script and the brochures and invoices sent to consumers.

All the subcontractors have to do is provide the callers, telephone lines and a means to collect the donations. A main 800 number is preprinted on the solicitation materials provided to consumers, so the head group receives most of the inquiries and complaints concerning the fundraising calls made by their subcontractors.

Percentages May Vary

Donor checks collected by the subcontractors are forwarded on for deposit in accounts that are in the charities' names, but controlled by others. From these accounts, they pay the subcontractors a contracted percentage of the donation, usually around 80% of the total collected.

In 1998, professional charity telemarketers raised \$103.6 million in Ohio alone, or nearly \$2 million per week. The charities received only \$48 million of the money raised. The telemarketers kept \$56 million.

Civic, charitable and public safety organizations that use paid telephone solicitors to raise money receive, on average, less than 30 cents for every dollar raised. These figures are for only registered telemarketers and do not include fraudulent telemarketers who do not register and keep a much greater percentage, if not all, of the amount collected.

The commercial fund-raisers Rainbow Connections and Little Miracles misrepresented the percentage of donations that would go to their self-created charitable organization. They also claimed that funds raised for Helping Hands and the Holiday Basket Fund would be used to provide holiday food baskets for the poor, when in fact only 3 percent of the money was used for that purpose.

Civic Pride

The Civic Development Group and the Children's Charity Fund told donors that their *"extraordinary organization provides crucial medical services and equipment to disabled and handicapped children throughout the state,"* when in fact, only half of one percent of the money raised went for that purpose. Of \$40,000 raised, the only medical equipment that was provided consisted of a small shipment, to one hospital, of walkers and canes estimated to be worth less than \$200.

Give So We Can Live

You get a call from a person representing a charity called "Operation Life" stating that you have been selected to receive a valuable and extravagant prize —ranging in value from \$3,500 to \$50,000 in cash. You are then told that all you have to do to receive the prize is to make a significant tax-deductible donation to "their" designated charity.

Not surprisingly, the prizes are almost worthless and any amount of money that might reach actual charitable organizations is infinitesimal.

Graphics Grab

A reminder that slick professional materials don't make a charity legitimate comes from one grassroots con who, with a computer and a graphics print program, created his own charity and kept the proceeds from the sale of discount coupon books which he said would be used to help local troubled and homeless youth.

He recruited and used local high school students to sell the coupon books, offering discounts from restaurants and businesses that had never heard of it, nor offered such discounts. Although the so-called charity had no relationship with local high schools, students selling the coupon books were instructed to tell people it was affiliated with the schools.

Holier Than Thou

One outfit using invented religious titles for themselves such as “Brother Olaf” and “Sister Owen” claimed that as much as 65% of the money donated would go directly to the charitable purpose when in fact none did.

How Fast Is Fast?

Merritt Productions, Inc., a professional fund-raiser hired by the Dallas Sheriff’s Union and the Dallas Police Patrolman’s Union, told consumers that they were raising money: to benefit the Dallas Sheriff and Police Departments; for charitable purposes such as children’s parties; that contributions were tax-deductible, which they were not; and that decals provided in return for contributions entitled you to break traffic laws with impunity. They claimed those who displayed such decals would not be detained by law enforcement officers, regardless of their adherence to the laws in Texas.

They actually kept 85% of the money solicited from the public with 15% going to the police unions, which used the money to benefit their own members. Neither the Sheriff’s Office nor the Police Department ever benefited from the contributions.

Come Back with Your Quota

Youth In Progress and Team USA recruited children as young as eleven to sell candy and other novelty items door-to-door and in front of stores. They showed preprinted cards that stated, “*our main goal is to keep teens busy by providing supervised activities after school and on weekends.*”

In fact, the children were not part of an organized youth program as stated, but were paid for each item they sold. Parents thought their children were adequately supervised and participating in a charitable operation. Instead, they were often left on their own for hours, unsupervised in strange and unfamiliar neighborhoods, despite child labour laws which require a supervising adult be in contact with the child every fifteen minutes.

Impact on Reputable Charities

Generous individuals rely on the false promises of benefits to their local communities and donate in response to these fundraising pleas, believing that their donation will support the programs described to them. In fact, the small portion of the donation that makes its way to the organization—often less than 10% of the total amount raised—goes to the coffers of national organizations which often do not undertake the programs described to you or which are not active in your locale.

Nonprofit organizations that do undertake charitable endeavors in your community also suffer from these deceptive tactics, as individuals and businesses with limited disposable income have fewer dollars available to support these local programs.

Tips to Avoid Trouble

Ask for written information and ID. A legitimate charity will give you information outlining its mission, how your donation will be distributed, and proof that your contribution is tax-deductible. Many states require “paid fund-raisers” to identify themselves as such and to name the charity for which they’re soliciting.

Be skeptical if someone thanks you for a pledge you don’t remember making. Check your records if you have doubts about a pledge you supposedly made. They may send someone to pick up the cheque if they are working locally rather than mailing out a pledge card. Refuse high pressure appeals as legitimate charities won’t push you to give on the spot.

Consider the costs. When buying merchandise or receiving free goods for giving, remember that these items are paid for out of your contribution. Be wary of guaranteed sweepstakes winnings in exchange for your contribution. You never have to donate to be eligible to win. Don’t send cash. For security and tax record purposes, pay by check. Write the official

name of the charity on your check, certainly not the telemarketer's.

You should check their license or registration status because there is no tax benefit if the operation turns out to be phony. Call the local association of the organization to confirm whether they are in fact holding a fundraising drive.

Victims of consumer and investment fraud

United States Department of Justice

Ethical views reflect beliefs about right and wrong and define broad standards of behavior which help shape the rules we use to live together in society. Fairness and freedom are two ethical views that are violated by fraud in an environment of dishonesty, greed and laziness.

Fraud deceives a person by unfairly misrepresenting truth. It also restricts the freedom of its victims as it robs them of their money.

Fraud Victim Demographics

Just as there is no typical profile for swindlers, neither is there one for their victims. Virtually anyone can fall prey to fraudulent crimes.

Movie actors and athletes, professional persons and successful business executives, political leaders and internationally famous economists have all fallen victim to investment fraud.

Certainly victims of high-yield investment frauds may possess a level of greed which exceeds their caution as well as a willingness to believe what they want to believe. However, not all fraud victims are greedy, risk-taking, self-deceptive individuals looking to make a quick dollar. Nor are all fraud victims naive, uneducated, or elderly.

Victims of fraud come from a variety of racial, age, gender, religious, socioeconomic, and educational

backgrounds. And smart perpetrators prey on those differences.

Some swindlers deliberately seek out families that may have limited means or financial difficulties, figuring such persons may be particularly receptive to a proposal that offers fast and large profits. A favorite pitch is that small investors can become rich if they learn and employ the investment strategies used by wealthy persons.

Young, well-educated people are the most likely to fall for swindles overall but older people are more likely to report these economic crimes. Senior citizens often fall prey to telemarketing frauds, but people in their 30s and 40s complain most often that they have been defrauded over the Internet, according to the National Consumers League.

For example, fraudulent telemarketers often target the elderly as potential victims, not because they are greedy, but because they are more likely to:

- have money, property, savings, and investments;
- be home to receive phone solicitations; and
- remain on the phone longer to hear fraudulent sales pitches (due to loneliness).

Younger, educated adults may be targeted because of a:

- lack of maturity and experience that would help them recognize fraudulent pitches,
- desire and social pressure to increase their standard of living quickly, and
- lack of information about financial investments.

Other victims are targeted because of certain personality or character traits that may increase their risk for fraud victimization. These include:

- compassion,
- respect for authority figures, and
- unsuspecting natures.

Financial Effect of Fraud

Of successful fraud attempts, respondents to a study conducted by the National Institute of Justice indicated that of those respondents who fell prey to a fraud scheme, 85 percent lost money or property; 20 percent suffered financial or personal credit problems; 14 percent suffered health or emotional problems directly related to their victimization; and 14 percent of fraud victims lost time from work.

Younger people who are ripped off by swindlers are fortunate to the extent that they have the opportunity to pick themselves up and restore some or all of their losses through new earnings. If you are elderly, disabled, or on a fixed income and you lack opportunities to recover your losses you may face additional trauma.

In some instances, an elderly or disabled victim's very independence is jeopardized, particularly if family members react to the loss by having the victim declared legally incompetent to handle his or her own financial affairs.

Psychological Effects of Fraud

Fraud crime is a personal violation. Although there is no serious physical injury many victims of con-men speak of the betrayal as the psychological equivalent of rape. Some victims find it helpful to seek the services of a counseling professional, clergy member, or advocacy organization, but most suffer alone.

Your trust in your own judgment, and your trust in others, is often shattered. You may have hesitated to tell family members, friends, or colleagues about your victimization for fear of criticism. Family members and business associates may even have been financially exploited at your urging, resulting in increased feelings of guilt and blame.

The dread becomes immeasurable, unrelated to specifics, just an all-encompassing blanket of depression.

Fraud often evokes the following feelings or emotional reactions among its victims:

- self-doubt, shock, disbelief
- societal condemnation and indifference (the attitude that victims of fraud deserve what they get as a result of their own greed and stupidity)
- isolation (when victims suffer their losses in silence rather than risking alienation and blame from family members, friends, and colleagues)
- anger, resentment, and a sense of betrayal toward the offender for taking advantage of you, especially if they are someone you know
- frustration with criminal justice professionals
- shame, embarrassment, and guilt if you feel you contributed to your own or others' victimization
- fear for your financial security
- increased concern about your personal safety and well-being or that of your family.

The tangible cost of fraud crime is easily translated into dollar amounts. Less easily measured, and perhaps the most exacting cost of all, is the severe emotional impact of fraud crime on many of its victims. Such emotional harm can be caused by the victim's loss of the following:

- financial security
- family home
- business
- inheritance
- retirement savings or children's educational funds
- professional or personal credibility

Although victim service providers and mental health practitioners have focused on the devastating effects of violent crime, some of the same physiological and long-term emotional effects experienced by victims

of violent crimes are also experienced by fraud victims such as:

- feeling of terror or helplessness
- rapid heart rate
- hyperventilation
- panic
- inability to eat or sleep
- loss of enjoyment of daily activities
- depression

Short-term effects on victims include:

- preoccupation with the crime (thinking about it a great deal, talking about it constantly, replaying the crime, wondering what they could have done differently, etc.)
- inability to concentrate or perform simple mental tasks
- concern that other people will blame them for what has happened
- increased strain on personal relationships (even to the extent of divorce or withdrawal of support)

In the extreme, fraud crimes have led some victims to attempt or succeed in committing suicide.

Why Are Fraud Crimes Under-reported?

Groups and government agencies that help crime victims say they have been slow to respond in part because the victims themselves are often too embarrassed to come forward. Many victims feel they have only themselves to blame when, in reality it is the calculating, skilled perpetrators [who] are to blame for these criminal acts.

Although fraud victims are not alone, they often suffer their losses alone and in silence. Shame, guilt, embarrassment, and disbelief are among the reasons that only an estimated 15% of the nation's fraud victims report their crimes to law enforcement.

Some victims experience such high degrees of shame, or fear about the loss of personal and professional respect and credibility, that they choose not to disclose their victimization to family members, friends, or professional colleagues.

Some feel their losses are not large enough to report, do not want to get involved, think law enforcement agencies will not take the crime seriously, or think nothing will result from reporting the crime. Sadly, they are often right.

You may also fear confronting the person who defrauded you; other peoples' judgmental attitudes and actions; and public disclosure, especially if you have not told anyone close to you about the crime.



Support Question
(do not send in for evaluation)



6. See how well you have retained the information from the two articles that you have just read. Refer back to them if you have to. Answer the following questions in complete sentences.
- Why are older people who live alone often targeted by investment scams?
 - It is perfectly legal to hire a fundraiser, and many reputable charities do it. Why is such activity described as fraudulent?
 - How does the article on fraudulent fundraising for charity advise people to avoid it? How effective do you think the tips are?
 - What group of people is the most likely to fall for swindles?
 - Approximately what percentage of fraud is reported to the police? Why is the number so low?

Key Question

Save your answers to the Key Questions in your Course Journal or e-Journal.

7. There are three parts to this Key Question (a), b), and c)).
(100 marks)
- a) Write an outline for a news report about a non-violent property crime or fraud. Create a table like the following one on your own page, and fill in the boxes to describe the way in which you imagine a crime happening. **(40 marks)**

Outline of a Crime	
What? Type and description of crime (5 marks)	
Who? Perpetrator(s) (names, ages, economic situation, education, possible motivation, connection to victim, if any) (8 marks)	
Who? Victim(s) (names, ages, economic situation, education, connection to perpetrator, if any) (8 marks)	
When? Date, time (2 marks)	
Where? Place (2 marks)	
How? Details of how the crime was done (3 marks)	
How? Results to victims (4 marks)	
How? Public reaction, if any (4 marks)	
How? Results to society, if any (4 marks)	

- b) Put yourself in the place of the judge who is determining how you ought to deal with the perpetrator(s), assuming that they have been properly convicted of the crime you made up in Part a). What things should you consider in deciding how to sentence the offenders? Here is a list of possible considerations. You may think of others.
- i) The total amount of damage to the victim—how much suffering, how much loss
 - ii) The *relative* damage to the victim—taking into account how easily the victim can absorb or tolerate the suffering or loss (A loss of \$100 dollars is not the same to a millionaire as it is to someone who is poor.)
 - iii) The state of mind of the criminal at the time of the crime
 - iv) The state of mind of the criminal at the time of the trial
 - v) The degree to which the victim may be blamed for the crime
 - vi) The amount of compensation (financial or otherwise) offered by the criminal to the victim
 - vii) The criminal's actual ability to pay or otherwise offer compensation
 - viii) The size of the threat to society represented by the crime
 - ix) The amount of moral outrage produced by the crime
 - x) The social importance of the criminal
 - xi) The social importance of the victim
 - xii) The amount of publicity surrounding the trial

Choose any **six** of these ideas, or a mixture of these and your own (adding up to six), and write a short paragraph on each, discussing whether you do or do not think that it should make a difference in the sentence you give the offenders. Write about **four to six sentences** in each paragraph. **(36 marks)**

- c) Write a news report in which you tell the readers about the crime and the outcome of the trial, including the sentence. Remember to include a title (headline), and details that answer the five W questions (Who? What? Where? When? and Why?), and the H question (How?), describing how the crime happened, since you have that on your table from Part a), too. To make your news report interesting, include at least one direct quotation. You can make up a bystander, a relative, or even quote one of the victims. If you need a reminder as to what a news report looks like, go back to Lesson 6, page 8, to the report about the teen murderer. You can also look at the five articles you read for the Key Question in Lesson 6. Your news report should be about **150 to 200 words. (24 marks)**

Your answers to the Key Question will be marked according to the following Marking Guide.

Marking Guide

Part a): Your table will be marked according to the numbers of marks in the boxes, and for clarity, relevance, details, and credibility.

Part b): Your comments on the six possible considerations will each be marked out of **6 marks**, for clarity, relevance, stated opinions, reasons or examples to support opinions, and accurate spelling and grammar.

Part c): Your news report will be marked for the following:

- Detailed account of the five Ws and H (**12 marks**)
- Relevant and significant direct quotation (**4 marks**)
- Accurate paragraph structure, spelling, and grammar (**8 marks**)

Now go on to Lesson 8. Remember, you do not send your journal to the Independent Learning Centre until you have completed Unit 2 (Lessons 6 to 10).