

# Chapter 25

## Protecting Yourself from Crime

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### SYNOPSIS

- 25-1. Protection Outside Your Home
  - 25-2. Protection at Home
  - 25-3. Protection on the Computer and Telephone
  - 25-4. Protection from Abuse
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### 25-1. Protection Outside Your Home

- ▶ We all face an increased risk of violent encounters with other drivers. Honking, gesturing, yelling, and aggressive driving can lead to violence. If faced with this situation, do not engage, drive to a police station or public area and call 911.
- ▶ Walk with confidence and remain aware of your surroundings. Do not text and walk.
- ▶ Do not walk alone, especially on dark, deserted streets or in unfamiliar areas.
- ▶ Park in well-lit areas as close as possible to the door of a business. Ask a store clerk to walk you to your car.
- ▶ Lock your car doors at all times and keep windows rolled up when possible.
- ▶ Do not use the remote control to open your car door until you are at the car.
- ▶ Look under, around, and inside your car before getting in it. Be aware of your surroundings before getting out of your car, including inside your garage.
- ▶ Keep your wallet or purse where pickpockets cannot reach it. A close-fitting pouch is more secure than a purse. Your cell phone is essentially a wallet — Protect it!
- ▶ Hold your purse firmly and do not leave it outside your line of sight or unattended on a counter, grocery cart, or car seat.
- ▶ Only carry the cards and cash you know you will need that day, and never carry your Social Security card. Never carry a large sum of money.
- ▶ Carry a driver's license and other important papers in a small wallet kept in your pocket.
- ▶ Never write your PIN number on your ATM or Electronic Banking Transfer cards, or anywhere in your wallet.
- ▶ Avoid ATM machines in deserted areas, including drive-up locations. Instead, use ATMs in stores, bank lobbies, or well-lit areas. If people nearby or the situation causes you any concern, leave immediately.

- ▶ Immediately secure the money you withdraw in your wallet or purse before walking away.
- ▶ Keep a list of your credit cards somewhere other than your wallet to make it easier to report a loss. Use a copy machine to copy the front and back of all cards and keep the copies safe. Report any loss immediately.
- ▶ If you are going out alone, let someone know your plans. When out alone, keep a whistle or personal body alarm handy and hold your keys in your hand while walking. Learn the emergency call features of your cellphone.
- ▶ Avoid waiting at deserted bus stops. Consider walking to the next bus stop where others may be waiting. Also, consider taking a taxi or ride-share service (Uber/Lyft/other) and ask the driver to wait until you are inside your home.
- ▶ If you are riding the bus, be aware of anyone who might be staring at you. Tell the bus driver if you are concerned for your safety. You can prevent trouble by anticipating it.
- ▶ If someone grabs your purse, do not put yourself at risk by resisting. If you try to resist, you may be injured. Other options are to sit down to avoid being knocked down, make noise, whistle, or call for help. In any case, tell the police as soon as possible.
- ▶ Always remember — your life and well-being are more important than your belongings.

Victims' compensation programs help victims of violent crimes with medical and other bills. If the police take a report, assistance is available even if no criminal case is filed. For more information or an application form, contact your local police department or district attorney's office.

## **25-2. Protection at Home**

- ▶ Consider installing a doorbell camera and other outside cameras with cloud storage. Video may be viewed on a computer, tablet, cellular phone, or device such as an Amazon Echo, Google Home, or other device.
- ▶ Consider installing a security system including alarm, door/window sensors, movement sensors, and cameras. Some systems can be monitored by the homeowner alone or in conjunction with a monitoring company that will contact the police.
- ▶ Lock your doors and windows whether you are at home or away, and remember to keep your screen or storm door locked. Keep any burglar alarm armed when home or in the yard.
- ▶ When at home, keep your shades pulled at night and whenever you are undressing. Be cautious as to who knows you are alone.
- ▶ Keep outside lights near doors and large windows turned on. Strong outside lighting helps prevent burglaries. Consider adding additional outdoor lighting.
- ▶ Keep your garage door closed and lock the inside door to your garage. Check both doors at night to ensure both are closed and locked. Do not keep valuables in your car, even if it is in a garage.
- ▶ Never leave a firearm unsecured.

- ▶ When someone knocks at your door, first check to see who it is and do not open your door to a stranger. Ask for identification and references before you let anyone into your house. If the person shows you a business card, call the company at a phone number you research for proof before you let the stranger into your home. Also, call the police or fire department if anyone claiming to be an officer is at your door.
- ▶ Use deadbolt locks that require a key inside and outside (but keep your key in the inside of the door in case of a fire). Consider having a contractor strengthen doorframes and doors to make it more difficult to force entry.
- ▶ Consider replacing the glass in your door with Plexiglas or Lexan or covering it with a decorative iron grill.
- ▶ Inside locks should secure all windows, except emergency exits. Place a broomstick or pole in the track of sliding doors or windows so they cannot be forced open by a burglar.
- ▶ Trim shrubs and bushes hiding doors and windows because they make excellent cover for burglars.
- ▶ Do not keep large amounts of money in your house. Burglars look in your bedroom first for valuables, so put valuables somewhere else in the house or in a safe deposit box.
- ▶ Do not list your first name or address in the telephone book or on your mailbox.
- ▶ Call your local police department for a home security and personal safety review of your home. Call your local fire department for help designing a fire safety plan.
- ▶ Mark your valuables with an identification number or name. This makes it difficult for a burglar to sell your valuables and easier for the police to return them to you. Your local police department can refer you to an engraving service. Sometimes libraries will have engraving tools to loan. Photograph jewelry, artwork, firearms, and all other valuables, including serial numbers, and keep copies of the photos in a digital cloud account, in a safe deposit box, or with your insurance agent.
- ▶ When planning to be away from home, never hide a door key. A neighbor, friend or family member can keep an extra key for you. Protect any access key codes. Create a temporary code for others and delete it when you return.
- ▶ Turn on some inside lights when you are away. Use timers and remote access to vary the lights you turn on and off. Put remote cameras inside your home, so you can check on the condition of your home. A dark home is an invitation to burglars.
- ▶ When you plan to be away from home a long time, tell the police. Ask a friend or family member to check your home each day, turn on different lights, pick up mail and newspapers, mow the grass, and set out trash on regular trash pick-up days.

### **25-3. Protection on the Computer and Telephone**

- ▶ Unfortunately, we must be skeptical of every letter, phone call, text message and email we receive. Caller IDs, phone numbers and email addresses, including those of police and government officials, are being “spoofed” to appear legitimate when they are not. Criminals continue to use the regular mail and telephone to target victims. They are increasingly using email and text messages to congratulate you on winning something, ask you to donate to a good cause, notify you that utility services or accounts will be cancelled, claim your package cannot be delivered, or threaten you with arrest or legal

action. They direct you to a particular telephone number or website, where they can steal your personal information and money. Do not click on any links, do not use the telephone numbers provided and delete the messages without opening them.

- ▶ The scams and the tone of the fraudsters are increasingly more threatening. When scammers get you on the phone, they may tell you that your grandchild or family member was kidnapped or involved in a serious crime and will not be released until you send money to pay their debt, hire a lawyer, or pay their bond. Other scammers claim your financial accounts were used to commit a serious crime, or that the government or “criminals” have wrongfully accessed your accounts and the caller will “help” you to immediately move your money to keep others from taking it. Fraudsters will make threats to keep you on the phone and falsely claim your telephone and computer are “tapped,” so you do not have time to think about what you are doing and cannot learn they are scammers. “Accidentally” hang up or tell them, “I am so sorry—I have just had a personal emergency and will call you right back!!” Always research to find the legitimate telephone or website contact information to follow up on any notices or calls that may be legitimate. Legitimate callers will never be offended.
- ▶ Computer pop-up messages that direct you to email someone, click on a link, or call a phone number to handle a computer security or other threat are *scams*. Do not email, click the link, or call the phone number. Simply close your internet browser. *Never* allow anyone online access to your computer or account (by clicking on a link or providing login name and passwords). Only scammers ask.
- ▶ No legitimate company or agency will ever direct you to pay with a gift card you purchase from a store, a bank transfer using Zelle/Cash App/Venmo or similar service, or cryptocurrency (Bitcoin). Only fraudsters will ask someone to mail cash. Any request to deposit cash into an ATM (Crypto Kiosk) for payment, investment, or to secure money is a *scam*. Once sent, the money generally can never be recovered. You should never have to pay taxes or fees to receive money; they are supposed to be deducted, not added on.
- ▶ Regularly back up all digital records to an external storage device and/or digital cloud storage. Ransomware, computer viruses, power surges, and aging drives can destroy files at any time.
- ▶ Use “strong” passwords to protect your information. Strong passwords are a combination of letters, numbers, and symbols and contain at least 12 characters (longer passwords are more secure). Never use personal or family names or dates. For highest security, do not save login usernames and passwords on your browser — type them in each time you use the computer. Consider using password management software to track and store passwords and fill in login forms securely.
- ▶ Credit card companies, banks and other financial institutions, and government agencies (IRS, Social Security, etc.) will never contact you and ask for personal information (other than passphrases). Your Social Security number can never be cancelled, and you are not responsible for anyone falsely using it. It is illegal to enter a foreign sweepstakes or lottery.
- ▶ Keep your security software updated. Personal firewalls and security software packages (with anti-virus, anti-spam, and spyware detection features) are a must-have for everyone who uses a computer or cellular phone. Also, make sure your computer has the latest security patches for the operating system.

- ▶ Make sure that you access your online accounts only on a secure webpage using encryption. The website address of a secure website connection starts with “https” instead of just “http” and has a key or closed padlock in the status bar. Public WiFi is not secure unless you also use a VPN (Virtual Private Network) connection.
- ▶ Never post identifying information about you or your family on your personal website or social media sites. Ensure your privacy settings secure your accounts.
- ▶ When making purchases online, deal only with reputable, well-established companies that you know. Remember that online shopping is not different than shopping offline. You will find reputable and disreputable businesses in both worlds.
- ▶ Always use a credit card when making online purchases rather than a debit card. Never pay with cash, a check, money order, wire transfer, or cryptocurrency because in a fraudulent transaction, you will never get your money back. Report fraudulent use of a credit card or debit card immediately to limit or eliminate your liability.
- ▶ Your cellular phone is a computer. Anyone you allow to use your phone can quickly access all your personal and financial information, transfer the information to others, change email and account passwords, and use banking applications to take money from your accounts. Never give your cellular phone to a stranger for any reason.
- ▶ Never authorize a transfer or wire money without being certain the destination account number really matches the destination person or company. Contact the destination bank directly using a trusted phone number and confirm the actual name on the account. Fraudsters are using emails, texts, and phone calls to impersonate company owners/managers, customers, clients, escrow agents, and bank employees to trick victims into wiring money to a scammer’s bank account, and the funds can never be recovered.
- ▶ If you are the victim of a crime, please make a report to your local law enforcement agency. Crimes involving the internet and computers can also be reported to the Federal Bureau of Investigation at <https://www.ic3.gov>.

#### **25-4. Protection from Abuse**

You do not have to accept threats or abuse from anyone, including your family. If someone close to you has threatened you with violence or abused you in any way, there are state laws in place to protect you. A **protection order** can be issued through the district court, county court, or a qualifying municipal court in the city or county where you live, the abuser lives, or the abusive acts occurred that restricts that person from having contact with you or continuing the abuse under certain conditions. There are both civil and criminal protection orders and each applies under the following circumstances.

**Criminal Protection Orders: C.R.S. § 18-1-1001.** When an abuser has been charged with a crime, a mandatory protection order is automatically put into place to protect the victim from the abuser and will stay in place for the duration of the court proceeding through the end of the abuser’s sentence. If you are a victim or witness to a crime, you may contact the prosecutor to request a full no-contact order, an order for the offender to vacate the home, or other additional conditions to help you. A court may order GPS monitoring, monitored drug or alcohol sobriety, and other conditions to keep a victim safe.

**Civil Protection Orders: C.R.S. §§ 13-14-100.2, *et seq.*** If you are being physically or verbally threatened by an abuser, you can ask the court to protect you by requesting that a civil protection order be issued against that abuser. Civil protection orders are especially appropriate when the abuser has not been charged with a crime. Court forms and instructions are available at <https://www.courts.state.co.us>.

For various reasons, actions taken by an abuser may not be reported to law enforcement or charged in a criminal case. Under these circumstances, if you fear for your safety or the safety of others, civil protection orders can offer you safeguards. Under Colorado law, a court may issue a temporary or permanent civil protection order against an adult or juvenile over the age of 10 for any of the following purposes:

- 1) To prevent assaults and threatened bodily harm;
- 2) To prevent domestic abuse;
- 3) To prevent emotional abuse of the elderly or of an at-risk adult;
- 4) To prevent sexual assault or abuse; and
- 5) To prevent stalking.

The protection order can issue against almost anyone: a stranger; a current or former relative by blood or marriage; someone who lives or has lived with you; a caregiver; or a spouse or someone you are, or have been, intimately involved with.

The judicial officer (judge or magistrate) can issue emergency oral protective orders, a temporary protection order, or a permanent protection order that directs the restrained person to stop doing something, to refrain from doing something in the future, or even to take certain actions to benefit the protected person.

To obtain a protection order, you may need to appear in person before the judicial officer and testify, submit a notarized/verified affidavit of facts from you and/or additional witnesses, produce copies of business or official records, or have other witnesses testify. Through the civil protection order process, you can request that the judge or magistrate issue specific orders to address the abuse and harm you are suffering, including orders to the restrained person to stop:

- ▶ Verbal threats or assault;
- ▶ Physical or verbal harassment;
- ▶ The inappropriate use or the threat of inappropriate use of medications;
- ▶ The inappropriate use of physical or chemical restraints, including locked doors; or
- ▶ The misuse of authority granted by a power of attorney, a guardianship, or a conservatorship that results in unreasonable confinement or restriction of an elder 60 years of age or older;

The protection order can require the restrained person to:

- ▶ Vacate the family home and stay away from any location the protected party is known to be; or

- ▶ Preserve or maintain the health and well-being of the protected person's animal or pet by not threatening to commit or committing any act of violence against the protected person's animal or pet, or otherwise taking, transferring, concealing, harming, or disposing of the animal in order to coerce, control, punish, intimidate, or exact revenge upon the elder, at-risk adult, or current or former domestic partner.

The necessary forms and instructions for protection orders are available at the courthouse or available online and should be filed in the county or municipality where the abuser lives, where the abuse occurred, where you live, where you work, or where the abuser works. The filing fee and sheriff's fee for personal service on the defendant/respondent can be waived if you cannot afford to pay them. You can contact victim assistance agencies to accompany you and assist you with the paperwork. Your local police department, district attorney's victim assistance staff, and county department of human services can provide contact information for individuals who can assist you. They also can refer you to safe shelters and other services.

See also Chapter 30, "Mandatory Reporting of Elder Abuse or Exploitation."

