





robbery

WORDS TO KNOW

robbery

white collar fraud

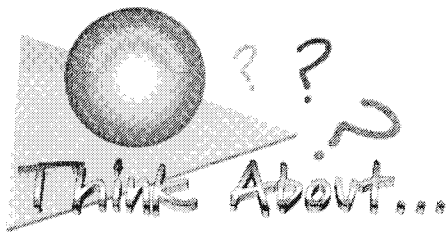
carjacking

bank robbery

OBJECTIVES

As a result of this lesson you should be able to:

- define robbery
- explain the impact of robbery on victims
- define carjacking
- explain the impact of bank robbery on tellers
- explain how white-collar fraud affects victims



Watch the "Victims of Crime" segment on Robbery and answer these questions:

1. List the key statements the victim makes about the impact of the crime. Do you remember what she said about her children?

2. What are your reactions to what you saw and heard?

Read the following story.

Mildred is a widow and lives alone. She is 65 years old and is walking to the store to do her shopping. On the way to the store, she is attacked by two youths who push her to the ground and steal her purse. Mildred is unable to get up and call for help because the fall has broken her hip and wrist. The youths take Mildred's Social Security check and \$125 in cash which was in her purse with pictures of her deceased husband, her grandchildren, her Medicare card, her Social Security card, and her driver's license. Mildred is hospitalized for several months while her hip heals.

Jot down answers to the following questions and be prepared to discuss in class.

1. What physical effect do you think this crime will have on Mildred and her family?

2. What financial impact will this crime have on Mildred and her family?

3. What emotional impact will this crime have on Mildred?

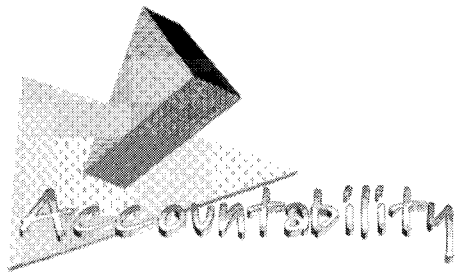
4. What emotional impact will this crime have on Mildred's family?

5. What emotional impact will this crime have on other elderly people who know Mildred?

DEFINITIONS

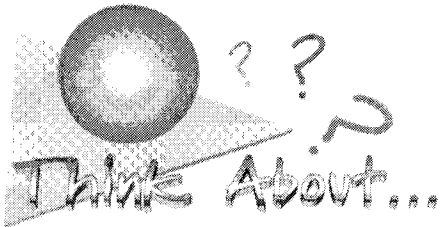
Robbery is both a property crime and a violent crime. What separates robbery from property crimes is the offender's use of force, personal violence, and fear. **Robbery** is the taking or attempting to take anything of value from the care, custody, or control of a person or persons by force or threat of force or violence and/or by putting the victim in fear (Federal Bureau of Investigation [FBI], 1994).

Carjacking is a special type of robbery involving the taking of a motor vehicle from another by force or threat of force or violence. Carjacking has only recently been included as a distinct offense in federal and many state laws.



Victims of robbery suffer severe emotional trauma. While the object of robbery is to obtain money or property, the crime always involves force or threat of force, and many victims suffer serious personal injury. The robbery victim often passes through stages from initial shock and denial to partial recovery many months or years down the road. Although each victim takes his or her own path to recovery, the trauma changes the victim's life forever.

Put yourself in the place of a robbery victim and imagine how you would feel. **No one has the right to commit a robbery against a person regardless of the circumstances.**



Read the following article.

The Year My Life Was Stolen

By

Mari Brendel

It started in February. I came home about midnight, after an evening out with friends, only to see a sight that made my heart drop. The front door was wide open.

Someone had ransacked my house, strange hands having pawed through my most private possessions. They stole jewelry, crystal and some electronics. They even took the oak night stand from beside my bed.

The police came and dutifully took a report. After they left, as I was getting ready to go spend the night at a friend's (there was no way I was going to stay there), I hit the play button on my phone answering machine.

"Dori," said the voice, the sound of partying going on in the background. "Dori, are you there? Are you there?"

The message was left at 11:37 p.m.

Later that night, I realized that maybe someone was watching me at the bar, someone who knew me and my phone number, and called to warn their partner (Dori?) that I was on my way home. It seems far-fetched, I know, but it was an eerie feeling I couldn't shake.

I don't know if that's what happened, but the thought still lingers.

Then, two months after the burglary, things went from bad to horrific. It was 5 p.m., and I'd just gotten off work. There's a bar/restaurant on Broadway where I usually go, and I was pulling up on a side street when it happened.

As I turned off the ignition and started to open my door, I looked up to see a man in a knit cap blocking my way. I couldn't tell if he was African-American or Hispanic. The first thing I noticed were his eyes. They were absolutely black. Black and cruel.

I started to tell him to back off, but he stopped me cold.

"I want your f***ing car," he hissed. "If you say another f***ing word, I'm going to blow your f***ing brains out."

Then he pulled back his coat to reveal a pistol tucked in the waist-band of his pants.

I got the message.

Just then, two friends pulled up in front of us and started walking toward me. I was thinking “No, no, no!” because from the look in that guy’s eyes, I think he would have blown us all away and not thought twice.

I jumped out and ran, yelling for my friends, “Get away! Get away! He’s got a gun!”

The police were there within minutes, but the carjacker was already long gone, burning rubber as he raced away in *my* car — with *my* purse in the seat next to him.

I was numb, in a state of shock, but not too numb to hear one of my friends, a former policeman, tell the officers that he’d seen a gray Cadillac parked nearby with two men sitting inside. They’d been sitting there, waiting for more than a half hour.

Were they just looking for the right victim in the right car to come along, or were they waiting especially for me? The thought sent a chill through me.

It was the worst thing that had ever happened in my life, but as I was soon to learn, my problems were just beginning. Part of it was emotional. I was scared all the time. There were the nightmares, too, of the carjacker’s face, with those black, evil eyes filling my dreams night after night.

But it wasn't only at night that the incident came back to haunt me. Pretty soon, stores all over town were having checks from my account returned by my bank. Someone else, using my driver's license (yeah, that was in my purse, too) was writing checks like crazy. Hardware stores. Grocery stores. Clothing stores. Auto parts stores.

I wasn't held responsible. It was the stores' faults for not checking ID. But every time it happened, I had to deal with the store and provide them with police reports to clear my credit. It was one hassle after another.

I'd go to a store and they'd turn *me* down when I'd try writing a check on my new account. It was so crazy. Here was some female criminal going around town, blatantly writing fraudulent checks on my account, and meanwhile it was all but impossible for *me* to write a legitimate check.

After about five or six weeks, just as I was getting the check thing cleared up, I got a call from Circuit City's bank, asking me if I had been into the store to apply for a charge card. They were calling because I'd put out a consumer fraud statement alerting all the credit reporting agencies to red-flag my name.

This was around Memorial Day, and by then I was getting pretty irritated by the police, because as far as I could tell, they had done absolutely nothing. It wasn't like they didn't have some leads to work with. There was my cellular phone bill, for example. Even though I'd canceled within a 1/2 hour of my car being stolen,

the carjacker still made a few phone calls which were listed on my next bill. I don't know if the police checked them out or not.

They did find the car about three days after it was stolen. It had been abandoned alongside the road somewhere, the stereo and dashboard ripped out, the clutch blown and the body all banged up.

It cost about \$7000 to fix, and I never drove it again. Maybe if it had been stolen from my driveway, it wouldn't have been a problem. But I was just too scared to ever get back in it. I was about to make my very last payment on it, and I was looking forward to no more monthly payments. But I just couldn't get in it, so I traded it in.

After the Circuit City people gave me a phone number and an address that was on the fraudulent credit application, I called the detective handling the case. He was actually rude, like I was bothering him by providing information that could help catch this criminal.

He did check out the house, and brought some mugs shots over for me to look at, but none of them were of the carjacker. His face I wasn't going to forget.

Just about the time the Circuit City stuff was going on, I began to notice that I was getting a lot less mail than usual. So I called the Post Office and sure enough, someone had submitted a change of address, so all my mail was being diverted.



Then I thought, OK, if they put through an address change on me, I better call my bank. The people there said, “Oh, we were going to give you a call today. There’s been some unusual activity on your savings account.”

Not just my savings account, as it turned out, but my checking account, too. Someone, this woman who was being me, was taking stolen checks, depositing them in my account, and then taking out even more money. About \$12,000, in fact.

The bank was responsible, but I was getting madder and madder.

Once I got my mail straightened out, I started getting new credit card bills from department stores. It seems the crook had gotten hold of my new credit card numbers (remember, they were getting my mail), and were using them to buy even more things.

By this point, I was beginning to come completely unglued. I’d already canceled one set of credit cards, and now they were accessing the second set. When I finally reached JC Penney’s, the bill had been run up to \$2,500. I figured if Penney’s had been hit, they’d probably kept going, so I called Nordstrom. Sure enough, there was action on that account as well.

It was about the second week in June when the woman’s luck ran out — but it didn’t have anything to do with her or me. She was arrested for possession of methamphetamine with intent to sell. The police didn’t

bother to tell me she'd been arrested until about a week later, when they called to inform me she had my driver's license.

I said, let me guess — and I gave them the address where she had been arrested. "How'd you know?" said the cop. It was the address on the Circuit City credit application.

She wouldn't say how she got my credit cards and ID; and the carjacker is out on bail — still on the loose. And it's still not all over for me.

A few days ago, I got a package in the mail, forwarded to me from another address. It was a ceramic carousel ordered from a catalog on one of my stolen credit cards.

This thing just keeps going around and around and around. And I wonder when I'm ever going to be able to get off it.

(Reprinted from Sacramento News & Review, August 3, 1995)

In your small group, answer the questions below and report back to the full group.

1. List the crimes that were perpetrated against the victim in this article.



2. How was the victim impacted by the crimes?
3. How would you feel if you were put in a similar situation?

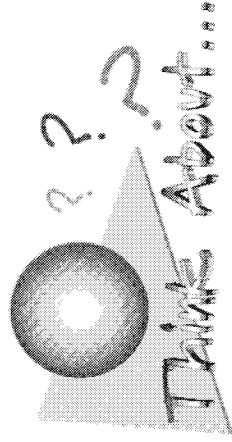
4. What was the financial impact on the victim?

Armed Robbery

Most victims of armed robbery experience at least one common emotion during the robbery — great fear for their lives. Victims report that they were sure their robbers would kill them after they had completed the robbery.

It is not uncommon for victims to be assaulted, to have obscenities shouted at them and in some cases, to be murdered. The robber may instruct the victim to kneel and lie face down. He may tie them up or lock them in a back room. All of this adds to the victim's fear of harm or execution.

Victims say that the robbers often seem unstable, agitated, angry, under the influence of alcohol and/or other drugs, and that their shouted commands are threatening and difficult to follow. If a robber appears unstable and irrational, this only adds to the victim's terror during the robbery.



Read the following story.

Joe is 34 years old and works at a small convenience store. He works alone past midnight.

One night, a man comes into the store and, while at the cash register, pulls out a gun and demands all the money. He threatens to shoot Joe if he does not hurry or if he sets off an alarm. After Joe gives him the money, the robber orders Joe to lay face down on the floor and not to move for 10 minutes.

Jot down your responses to the following questions and be prepared to discuss them in class.

1. List some behaviors of the robber which may have increased Joe's fear of harm.

2. Imagine you are the victim of a robbery (like Joe). You are ordered to lie face down on the floor. The robber pumps his shotgun. What are your reactions?

3. If you were Joe, would you be afraid of going back to work? Explain.

4. If Joe had been injured, who would pay for his medical bills?

He would

Crime Victims Compensation Program (If so, who would tell Joe's family about the program and how to apply?)

Welfare

The store where he worked

Don't know

5. Who would help support Joe's family if he couldn't work or he was killed?

Social Security Disability Insurance (How long would they have to wait?)

State Crime Victim's Compensation Program

Worker's Compensation

Welfare

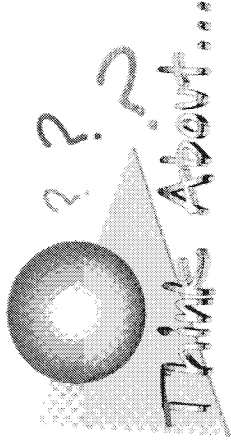
The store where he worked

Don't know

6. Do you think that most armed robbers are willing to hurt or kill someone get money?

Why?





Read the following article about Gary Geiger and answer the questions in your small group.

Face To Face

Eleven Years After Shooting, A Reconciliation

By

Winifred Yu

On a hot August night, Wayne Blanchard pumped a bullet into Gary Geiger and changed his life forever.

Geiger's athletic career came to a halt, nightmares flooded his sleep and his temper erupted at inopportune moments. He was depressed and angry, fearful and anxious.

Geiger, the night auditor at what was then the Best Western Inn Towne Motel on Broadway in Albany, had been alone in the motel office, balancing the day's transactions. At 34, the nationally ranked sprinter and power lifter had taken the night job to accommodate his training schedule.

Shortly before 3 a.m., four men walked into the office. They ordered Geiger to lie on the floor and demanded the key to the cash register. With their fists and guns, they beat him on the head and shoved him into the back room, where they spotted a safe. When struck in the head, Geiger fell to the floor and pretended to be unconscious. Later, as he started to get up, he “heard a cannon-like sound” followed by a burning sensation in his abdomen.

The burning sensation was a bullet, fired from a .22 caliber handgun. It punctured his lung and broke two ribs. Today, the bullet remains lodged in his abdomen. For someone accustomed to extracting peak performance from his body, the shooting was debilitating.

“I thought I was immune to violent crime,” Geiger said. “I was strong. I was fast. If anything came to me, I could always run.”

Shortly after the robbery, Geiger started having nightmares. Night after night, he paced the floor in a cold sweat.

He was fired from his job at the motel. He lost his apartment and moved into the YMCA. He tried to find a psychiatrist, but no one would see him because he had no money or insurance.

In the meantime, the robbers were appearing in Geiger's dreams. Based on those dreams, Geiger identified Blanchard and Goldie Jackson in mug shots. A third man, Raymond Eaddy, also was charged.

The trial was exhausting for Geiger. Friends of the suspects threatened and ridiculed him. They stared at him from the back of the courtroom as he testified.

“The trials were as traumatic if not more traumatic than the incident itself,” he said.

Geiger’s testimony helped put Blanchard and Jackson behind bars when he identified them on the witness stand. Eddy was convicted in a separate trial. The convictions gave Geiger some relief.

But even after he landed a job as an account clerk with the State Office of Mental Retardation and Developmental Disabilities and resumed his athletic training, Geiger’s anxiety and depression persisted. Unprovoked fits of rage came at the slightest hint of discord. A psychiatrist told him he was showing all the symptoms of post-traumatic stress disorder, an emotional response often seen in crime victims and war veterans.

Then, early last year, he saw an HBO documentary about mediation between Gary Smith, a former schoolteacher, and Tommy Brown, a teenager who had beaten him with a bat.

“I was just so moved by Gary Smith,” Geiger said. “I felt so sorry for him. Tears were coming down my face.”

Meeting Wayne Blanchard became Geiger’s goal as questions about the incident haunted him: Why did the robbery become so violent? Did he want to kill me?

For Tom Christian, Director of the State's Community Dispute Resolution Centers Program, Geiger's request to visit the man who had beaten him was an unusual one. While the program mediates thousands of disputes between acquaintances, neighbors, and landlords and tenants a year, "serious injury and violent behavior is normally not something we'd mediate," Christian said.

Most victims, he said, are too vengeful to pursue mediation. Criminals often refuse to admit guilt even after they are convicted.

But when Christian met Geiger, he sensed a man in search of reconciliation. Christian's instincts, developed during 30 years in correctional services, told him that Geiger could benefit from such a meeting.

Christian then contacted Blanchard to see if he would agree to meet Geiger. Blanchard agreed.

Tom Christian picked Gary Geiger up at 10 a.m. at his office for the drive down to Eastern.

"I had a plan," Geiger said. "I wanted him to talk about that day. I wanted answers to questions like, 'Why did he shoot me?' Why did it get so violent? Did he try to kill me?"

"The big goal for me was to get an apology. To me, a survivor of violent crime, an apology could be very profound. It would bring closure and healing. I wasn't going to ask for an apology. I wasn't going to beg for an apology. If it came, it came."

Shortly before the meeting, Geiger prayed for strength.

“We heard a knock on the door, which meant Wayne had been frisked and was at the door. Tom shook my hand and said, ‘Let’s do it.’ And there, after 11 years, was Wayne Blanchard.”

Gary Geiger learned that Wayne Blanchard had been 21 when he participated in the Best Western robbery that netted \$150.

The Albany native was a high school dropout who already had served 34 months for robbery and a year for parole violations. He had been out of prison for four months when he met up with his friends that early morning.

With a few beers in him, Blanchard agreed to join his friends in the robbery, where they expected to pick up some quick cash. Geiger was simply someone who got in the way.

After sentencing, Blanchard had been sent from one prison to another. He went to Clinton, Downstate, Sing Sing and Green Meadow prisons before he got to Eastern.

The call from Tom Christian had come as a surprise. Until then, Blanchard had given little thought to the man he had shot. "I had thought about what I had done, but I didn't know this man except for that night, the robbery," he said.

At first, Blanchard was skeptical about the meeting. He thought the mediation was a gimmick, something that could be used against him when he came before the Board of Parole in 1994. But "after talking to Mr. Christian, I figured it would help Mr. Geiger put it behind him," he said. "It would give me a chance to speak to Mr. Geiger to see how this affected him."

Unlike Geiger, Blanchard did not prepare what he would say. He wasn't going to explain or justify his actions. He was simply going to listen to what Geiger had to say. His only plan was to apologize.

When the two men finally got to the table, Blanchard broke out in a sweat. He was jittery and nervous as he listened to Geiger.

Geiger explained to Blanchard that he had been a part of his life for 11 years, and today he wanted some honest answers to his questions.

"He was making me see what I had done," Blanchard said. "I didn't realize what I had done. I didn't know the way he was treating other people and himself. I felt terrible. It wasn't something I'd want people to do to me."

Blanchard admitted that he did pull the trigger, but said he never planned to kill him. He fired because he thought Geiger was reaching for an alarm.

When Blanchard started to apologize, Geiger's eyes filled with tears. "For 11 years, I'd built this man up into a monster," Geiger said. "Now he's just a human being. I started to cry. I thanked him for the apology." The 45-minute session closed with a handshake.

In a visiting room at Eastern, seven months after the mediation, Blanchard said the encounter helped him, too. "I was happy that he forgave me for what I'd done to him," he said. "It really made me feel good that I helped him."

When he gets out of prison, Blanchard said he wants to help youths stay out of crime. "(Youths) are out there with no sense of direction," he said. "There's no one to tell them about this, about throwing their life away."

(Reprinted from Albany Times Union, January 1, 1993)

1. List as many people as you can think of who were impacted by this crime.

2. How was Mr. Geiger hurt physically?

3. How was he hurt emotionally?

4. How was he hurt financially?

5. How were others affected by his victimization?

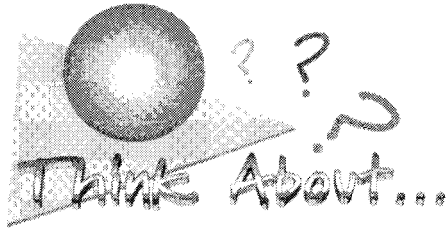
6. How long did the effects of Mr. Geiger's victimization last?

Carjacking

A car is stolen every 20 seconds in this country (FBI, 1994). For some it means a loss of independence, a means to go back and forth to work. Cars for many people are an extension of themselves and when stolen, people feel personally violated. For others, the crime takes on a much more violent nature in that victims are forcibly removed from their car — a crime called **carjacking**.

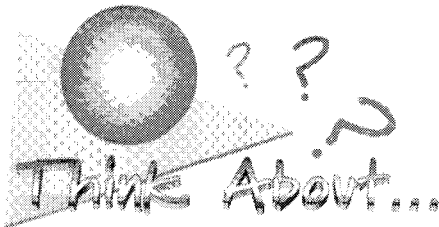
Carjackings often lead to serious injury or even death. In a case that helped prompt federal and state laws against carjacking, a 34-year old research chemist and mother of a 22-month old daughter was driving her daughter to her first day of preschool. As she was stopped at a stop sign, the woman was beaten by two assailants who forced her from her car. The mother, fighting to rescue her child from the back seat, got her arm wrapped in her seat belt and she was dragged more than one and one-half miles before she died.

1. What effects do you think this crime will have on the child for the rest of her life?



Watch the video, "48 Hours: Steal That Car" and answer the following questions in your small group.

1. What did the robbery victim think to himself during the crime?
2. The victim said that he and his brother went "looking for this guy" following the robbery - is this the right thing to do?
3. What might have happened if they had found the "guy"?
4. What are more appropriate actions to take following a crime?



Read the following case example and answer the questions.

Carol is single and lives alone. After being out with some friends, she returns home alone. When Carol goes into her bedroom, she sees a man going through her jewelry. The man sees her and pulls a knife. Carol tries to run, but the man catches her near the front door and strikes her several times. The suspect then places the knife to her throat and orders her to show him where she keeps all of her valuables.

Carol thinks the man is on drugs because of the way he is talking.

1. Should Carol do what she is told? Why?

2. Should she be afraid of the intruder hurting her?

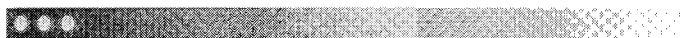
3. **Should Carol try to fight the intruder? Why?**

After the robber gets all of Carol's money and valuables, he hits her several times and warns her that if she calls the police he will be back and finish what he started. He then cuts the line to the telephone and leaves. Carol has a broken jaw and severe bruises, and she has been robbed of all her valuable items (many irreplaceable) and identification.

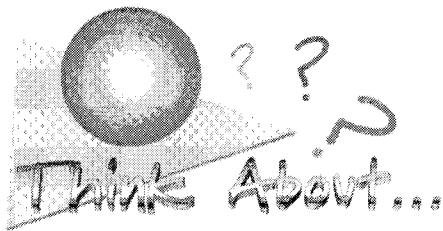
4. **What should Carol do now?**

5. **If you were Carol, would you try to leave the house to call the police? Why?**

6. **Why do you think he robbed and battered her? List possible reasons.**



7. Are any of the reasons good excuses for victimizing someone? Explain.
8. What will Carol do without her identification and what will she have to do to get new identification?
9. What physical impact do you think this violent crime will have on Carol?
10. What emotional impact will this crime have on Carol and her family?
11. What emotional impact will this crime have on Carol's friends and her community?
12. Do you think she will feel safe in her home? Why?



Read the following article.

He Grew Old There, Now Fears for Life

By

Charles Layton

One night of terror has left a 94-year-old Delaware farmer with a cruel decision...to live in fear of a prowler's return or leave his home of 73 years.

(BRIDGEVILLE, DE) At the age of 94, William H. Elliot Sr. found himself engaged in a life-or-death struggle recently with a midnight prowler who wrested the old farmer's shotgun away from him and tried to kill him with it.

Mr. Elliot's experience was the nightmare of anyone who ever spent a moonless night alone in a country house. He discovered the intruder trying to enter through the bathroom window and traded gunfire and bits of hostile conversation with the man for nearly two hours. Then he waited in fear until well after sunrise.

All the while, Elliott was unable to call for help because the prowler had cut the phone lines. “I was scared all along,” he said. “I knowed when these robbers comes in, if they don’t get what they want they’ll kill you anyhow — beat you up, torture you to death.” So while an unknown enemy stalked him with his own shotgun, Elliott was forced to cringe all night in the darkness of this bathroom — barefoot, pajama-clad, his palsied hands desperately clutching an old .22 caliber rifle for protection.

Since 1962, when his second wife died, Elliott has lived alone in this old gray house four miles from Bridgeville.

“I had to get up to go to the bathroom around 12 o’clock. And I got a couple of little kittens out there in a box, and I heard something. I thought it was them. Then I got back in bed, and I heard it again. It was a little louder. And then I got to the kitchen door, and heard a man push the window up in the bathroom.”

“I heard him push the window up, and I run out and hollered at him, told him to get away from here. ‘Don’t come in here,’ I said.”

Elliott said that the intruder answered in a strange unnatural whispering voice. “He said, ‘I want some money.’ I said, ‘Now you get away,’ and I said, ‘I haven’t got any money.’ I said, ‘Now you get away from me or I’ll shoot you.’” And then, Elliott said, the intruder made a strange reply. He said, “Thank you.”

Creeping away, Elliott fetched his .410 gauge shotgun and returned to the window. He heard a movement outside and fired through the pane, shattering glass onto the lawn.

Then a stillness. And again the sound of movement outside.

Again there was movement at the bathroom window. "I thought I saw him sticking his head up," Elliott said, "and I just hauled off and punched the gun right through the glass and all. He grabbed my gun barrel, pulled me, slammed me up against the window — bumped my head and cut my hand and arm on the glass. He took the shotgun. I couldn't hold it."

At this point, Elliott realized he was in worse trouble than ever. His enemy was armed with the shotgun now.

Elliott's right hand was bleeding from the glass cuts, his forehead pounded with pain, and he had jammed his knee against the wall and injured it.

"I was all a-tremble. Just perspiring and sweating," he said.

But he composed himself and slipped off to the bedroom to retrieve an old .22 caliber rifle and some bullets.

Then padding back to the bathroom, he sat still in a chair six feet from the window, leveling his rifle at the spot where he last had seen movement.

"If he stuck his head around there, I was gonna pull the trigger," Elliott said. "And I sat there till I got a little tired."

"I thought to myself, 'I'll get up and stand over there.'"

As Elliott leaned forward and started to stand, fire flashed at the window and a thundering boom shook the room. The prowler had aimed for Elliott's head and barely missed. The load of shot tore a hole in the wall six inches behind him.

"It's a thousand wonders that I didn't have a heart attack," he said. "And it's a wonder I didn't lose my head. I knowed it was life or death. I knowed I had to out-do him or he was gonna kill me."

The prowler tried to draw Elliott's fire by moving a board slowly across the window. Elliott shot at the movement. The next day the board, with a bullet hole through it, was discovered on the ground outside the window.

The night was cloudy and moonless, and Elliott squinted through his thick glasses at the shadows outside, staring a long time at a black clump across the yard. He decided it was the squatting figure of a man, and he fired at it. It was a bush.

Suddenly, 15 or 20 minutes later, the silence was disturbed again by a shotgun blast and a violent shattering of glass at Elliott's back. The prowler had sneaked around behind the house and fired through the kitchen window above the sink, blowing glass all the way into the far bedroom. That was the prowler's last shotgun shell, Elliott knew, but he had to assume the man might also be armed with a pistol or some other weapon.

For the rest of the night Elliott stood tensed against the bathroom wall, listening and watching for moving shadows.

"I tell you, I was glad when sunrise came," he said. "But I never laid down. I stayed right there and watched. I never opened that front door to go out until 8 o'clock in the morning."

At 8 o'clock, Elliott walked out to the road and flagged a passing car. The ordeal was finally over.

But the old man's experience has left him now with a cruel decision: To live in fear of the prowler's return, or to move from the home where he first came as a newlywed.

In choosing, Elliott must consider a woman in nearby Milford who was strangled in her home last January with no apparent motive and no evidence of burglary or sexual assault. A month before that, an 80-year-old man was found shotgunned to death in his isolated farmhouse only 20 miles from Elliott's place. And a month before that, a country storekeeper was brutally murdered in the same vicinity.

With such crimes on the increase in that area, Elliott's children suggest that it is no longer safe for their father to live alone. "But this has been my home for 73 years," Elliott replies, "and if I have to leave this place I'd rather go to my grave."

But then he pauses reflectively, and says, "I've got to do something, though, I'm afraid this fellow will come back and kill me."

1. What if Mr. Elliot's were your grandfather. Would you want him to stay in his own home if that's what he wanted to do? Explain your answer.

2. If Mr. Elliot was your grandfather, what advice would you give him, if:

a) he decided to stay in the house?

b) he decided to move out?

3. If Mr. Elliot's neighborhood was your neighborhood, what would you do to reduce crime?

DEFINITION

White Collar Crime and Fraud

“White Collar Crime” usually implies that the crime was committed by a person of respectability and high social status in his occupation. However, the FBI’s operating definition focuses more on the quality of the crime than on the offender:

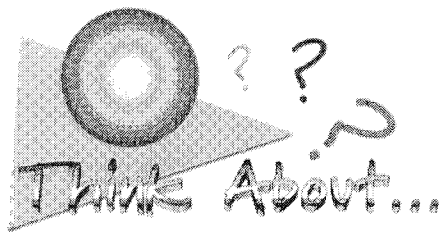
White collar crime refers to those illegal acts characterized by deceit, concealment, violation of trust, and not dependent upon the application or threat of physical force or violence. They are committed to obtain money, property, or services; or to avoid the payment or loss of money, property, or services, or to secure personal or business advantage.

More simply stated, white collar crimes of fraud are targeted against individuals or institutions for the purpose of obtaining financial gain illegally.

White collar crime includes:

- Mail fraud
- Bankruptcy fraud
- Wire and computer fraud
- Insurance fraud
- Credit card fraud
- Telemarketing fraud and many others.

People who have lost money to white collar criminals like swindlers and con-artists usually feel guilty and ashamed for having allowed this crime to happen to them. Therefore, they are reluctant to report to the police or to seek help. They are also sometimes treated with skepticism and suspicion when they do ask for help. People say things like, "An honest man can't be cheated." Those who should be in positions to help sometimes tell white collar crime victims that they should have paid more attention to their financial matters, that they should have read the contract more carefully, that they should have required a guarantee, and that they should have gotten documents in writing. This re-victimizing the victims causes them to further withdraw.



Have you ever been swindled or misled into believing one thing about money you were to receive, but finding out later that it wasn't true? If so, place an "X" by reactions you felt.

- shame
- guilt
- disbelief
- anger
- depression
- felt "stupid and careless"

If you have had this experience, please consider sharing it with the group.

Bank Robbery

Victims of bank robbery include not only the person directly required to hand over the money but customers, other tellers, managers, and security guards. Those most commonly approached for money — the tellers — experience a tremendous amount of self-blame. Like white-collar fraud victims, they feel ashamed that they couldn't have done something to prevent losing the money.

In addition, bank tellers must return to the scene of the crime immediately if they are to keep their jobs. They often experience great anxiety about the robber returning. Their place of employment does not feel like a "safe place." To add to the trauma, the victim is sometimes considered a prospect during the investigation which causes further isolation.

Victims of bank robbery often experience

- Fear of the robber returning
- Hyper-alertness
- Anxiety attacks when seeing clothing or faces similar to the robber's
- Trouble concentrating at work, making frequent simple mistakes (which is not acceptable in banking)
- Increased use of sick time
- Irritability
- Fear of strangers

Have you ever been responsible for someone else's money when it was lost or stolen? If so, please share your experience with the group, including the things that were said to you afterward that indicated you were at fault. Do you think the victims of a bank robbery feel the same way?

GUEST SPEAKER NOTES

