

# How To Keep Safe From Crime

The average American home is burglarized about once every thirty years, with an average loss near \$2,000. More harmful is the loss of "peace of mind", which can take years to recover. The FBI reports that most burglaries occur during daytime hours these days, what with so many homemakers as busy outside the home as in. Single-family homes are about twice as likely to be burglarized as apartments.

Burglars often talk among themselves about the latest, cleverest methods to break into homes – yours may not be as safe as you imagine. Unfortunately, few people bother about security until something awful happens.

We've researched dozens of articles about home security and boiled it down to the facts every homeowner should be aware of. There are four layers of home security to consider improving.

## 1. How To Scare 'Em Off...

A good **alarm system** is very effective when installed correctly, especially if a security firm monitors it. This is the best way to scare away burglars, and if they still somehow break in you'll be alerted to their intrusion. A **monitored alarm** can cost \$20 to \$30 per month; often include an inexpensive alarm system is included at no cost if you sign a multi-year contract. When you call security companies, be sure to mention that you're shopping around so they'll offer their best deals.

Alternatively, **self-installed alarms** don't require you to pay for monthly monitoring. Alarms may handle intruder detection in various ways: dialing the local police, sounding a siren, flashing your exterior lights, or even emailing a picture of the intruder to your cell phone. You can even get an alarm that calls for help via cellular phoning, in case the burglar cuts your phone line. If you decide to install an alarm system, one authoritative yet easy-to-understand page is [How to Install a Home Security System](#) by HowStuffWorks.com.

Studies show that a **loyal dog** will deter at least 65% of burglars, especially if your dog likes to bark. But that won't work during vacations if you board them in a kennel, unless you get a housesitter instead. Dogs can't call a squad car, and some burglars have ways of subduing them. Your big family dog may even see Uncle Burglar as a wonderful new playmate!

Burglars are reluctant to hit well-lit homes that provide no cover to hide from watchful neighbors. Clear away any **vegetation** that doesn't beautify your home and may provide cover for a break-in. Consider purchasing an **advanced lighting system** with sensors that detect intrusions and automatically turn on nearby lights. Such lighting systems are often packaged with home alarm systems.

## 2. ...And Fool 'Em Too.

If you can't afford an alarm or a dog, at least try to bluff away burglars by posting **warning signs** that you have a security system. For extra security, post a "beware of dog" sign and toss some large dog toys into your backyard. You can buy these signs at most hardware stores.

Keep your **curtains closed** so burglars can't see when nobody's home. Keep **lights on** during the daytime, even when you're not home. Turn on the same lights you normally turn on when you're at home. When the windows are open, keep displays of valuable items away from windows.

When your security is at stake, **be secretive**. Everyone in your household should be instructed to **never tell strangers** when you'll be gone because word might get around to burglars. Any stranger you invite into your home might also be a criminal. It's not unheard of for workmen to be in cahoots with burglars in exchange for a split of the stolen booty. When you buy something expensive, don't put the box out with the garbage in plain view. To burglars, that's an inviting advertisement.

When you're on vacation or gone for a long time for some other reason, ask **neighbors** to spend some time in your home to make it look "lived in" (e.g. opening and closing drapes and putting out a garbage can at the normal time). Stop your **mail and newspaper**, or ask a neighbor to pick it up every evening. When you leave home, use **two or three timers** to automatically switch lights and even stereos on and off.

Some commercial products are ineffective, such as barking-dog alarms or the little safes that

## Tips To Safeguard Your Personal Safety

This may seem like a lot of tips to remember. It boils down to simply this: *Never be caught alone and/or vulnerable, especially if you have something somebody wants.*

1. **Cars & Keys**
  - a) To secure your car, (1) lock it, (2) take your keys, (3) conceal your valuables and (4) use a visible anti-theft device. Do that, and the odds your car will be stolen are tiny.
  - b) Don't let your gas fall below ¼ of a tank.
  - c) Park in well-lighted, heavily traveled areas (avoid underground garages when possible.)
  - d) Hide keys very well. Don't label them with any identification, in case they are stolen.
  - e) If a vehicle is involved in a crime, get the license plate number and *write it down* to ensure you don't forget it.
  - f) Don't hitchhike or pick up hitchhikers.
2. **When Traveling**
  - a) Tell someone where you'll be and what time you'll return.
  - b) When possible, travel with a friend or a group.
  - c) Avoid *any* area with minimal foot traffic, especially when alone.
  - d) Stay away from anything that could hide an assailant, especially after dark.
  - e) When walking along a road, face oncoming traffic so you can see cars coming.
  - f) Be aware of anyone who may be following (if so, walk calmly toward a more populated area.)
  - h) Hide wallets or carry a small hideable purse.
  - i) If confronted by a threatening dog, stand very still and look away casually to avoid confrontation. Try to "feed" it some clothing or other item to distract it, then back away slowly.
3. **What To Teach Kids**
  - a) Respecting themselves and others helps prevent crime.
  - b) Never talk to strangers, or go anywhere with someone they don't know.
  - c) Walk and play with friends, not alone.
  - d) Your address, and all phone numbers.
  - e) How to get help in emergencies, e.g. call 911.
  - f) Warn them to never mishandle guns.
  - g) Tell a trusted adult immediately if anyone, no matter who, touches them in a strange way.
  - h) An adult should watch children at all

look just like a book. Most burglars have caught on to them by now.

### 3. How To Lock Out Burglars.

You want to **secure all doors and windows completely** because any burglar will exploit the weakest point of entry. All they need is five minutes to grab many of your valuables and still probably get away before the police arrive. The more preventive steps you take, the more likely it is that burglars will become discouraged enough to move on to some other target.

Many people who think their homes are secure actually have one or more vulnerabilities. We won't say exactly how burglars can get through because some burglars will inevitably stumble across this report and we don't want them to learn too much. We'll just say many are equipped with portable power tools and machines that can make special keys.

1. *Unsecured sliding or swing-open windows* are easy pickings for burglars. Even if it is latched, some burglars have ways of easily defeating that latch. Those windows should be secured by a **window security pin** which can be a bolt or any metal cylinder.



Window Security Pin

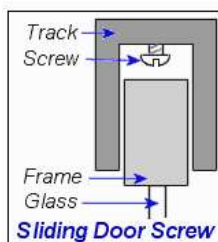
2. *Non-moving windows* are less vulnerable, because burglars don't like making noise as they break the glass, nor do they like leaving a visual clue that someone has broken in. Some burglars still prefer to smash through windows just because it's the simplest way to get in. But the vast majority avoid "**double-glazed**" (two-pane) windows because breaking them causes much more noise. Double-glazed windows cost hundreds to install, but on the other hand they'll lower your heating bill.

3. *Exterior doors* are extremely vulnerable to burglars, especially under the cover of darkness. Your exterior doors should be **steel or solid wood** to prevent saw-throughs or axe hacks, especially the back door. If you're unsure whether a door is solid, swing it back and forth: if it swings as easily as your interior doors, you know it's not solid wood. The more removed from street view a door is, the more likely it is that a burglar will force his way through it.

4. *Ordinary door locks* can usually be defeated by amateur burglars who know how to hack through it. There is no substitute for a high-security **bump-proof door lock** costing \$150 to \$250 installed, which you can get by calling a locksmith in your area. Without one, some burglars know how to get inside in just ten seconds. Deadbolt locks are recommended too, but remember: they can't be locked from outside. All door locks should be labeled with an "ANSI Grade 1" classification. Medeco brand locks are often recommended by experts.

5. *Door jambs* can make your doorway just as vulnerable because most doors are weakly constructed in that area: many can be pried open with a crowbar, or even kicked in. To check this, unscrew a screw from the door frame. If it's at least 2.5 inches, put it back; otherwise replace all screws with **stainless steel screws** of the same thread type that are 2.5 to 3 inches long.

6. *Sliding glass doors* can easily be levered up and out of their tracks with a simple crowbar. Make yours impossible to lift it out of its track by **drilling screws** into the track it slides along. Some burglars have ways to open a simple inside latch from outside. To prevent that, use a **window pin** (previously discussed) or equip it with a **sliding door lock** (available at home improvement stores). Bracing it shut with a bar or pole is far less secure.



7. *Garage doors* are a favorite target for crowbar-wielding burglars: many of them are easy to pry open. Most modern **automatic garage doors** are fairly secure from this problem. Any other type of garage door should be **padlocked** whenever possible. If you don't like either of these options, you need a **steel door** between the garage and the house. Once the burglar is inside your garage and hidden from view, he won't hesitate to use an axe or even a power tool.

8. A **safe room** is a good idea in case someone breaks in. Keep a separate phone there, and use a good door locks and/or something to brace it shut.

These tips will deter the vast majority of burglars, but they could still get in by breaking glass or prying doors off their frames. A determined burglar may very well resort to that if he thinks nobody's home for the night. It would cost thousands to establish nearly invulnerable security,

times, especially when near a roadway or a body of water.

#### 4. With Other People

- a) Do not associate with people of dubious character, especially when alone.
- b) Don't talk about your plans where strangers can overhear you.
- c) Check who is at the door before opening it, and don't open it for an unexpected visitor. If it's a deliveryman, ask to see the package through your peephole first. If they want to use the phone, offer to make the call for them.
- d) In case you're attacked, consider carrying an aerosol shriek alarm or a whistle, yelling "Fire!" repeatedly, fleeing, or turning him off by acting crazy or saying you have an STD.
- e) An assailant will be less likely to attack you if you act self-confident and in control.

#### 5. Your Personal Data

- a) Never give it to telephone solicitors, regardless of the reason they give you.
- b) At ATMs guard your PIN number and be aware of people nearby, especially at night.
- c) For best privacy, don't use your full name on your mailbox, answering machine or in the phone directory.

### Joke: The Santa Burglar

A burglar thought up a clever idea: on Christmas Eve, he would climb down the chimney in a Santa suit with a bag of cheap toys, leave them there, and steal everything of value. "If I'm caught, I'll just say I'm St. Nick delivering toys and I'll get off scot-free!" he chortled.

As he was tiptoeing through the living room he heard a loud voice say, "Jesus is watching you!"

Frozen in his tracks, the burglar looked all around and finally spotted a bird cage in a dark corner and in that cage was a parrot.

He asked the parrot, "Was that you?"

"Yes," said the parrot.

The burglar sighed in relief and asked "What's your name?"

"Socrates" said the bird.

"That's a stupid name," sneered the burglar. "What kind of idiot would name a

which most people would rather spend in other ways. You'd need to install expensive steel doors, security grates over all glass surfaces, and steel frames around all doors and windows.

Writing about security was no pleasant task, but we felt it our duty as consumer advocates to help you prevent the worst from happening. Armed with these tips, you should now have much better safety and security.

In the next installment of *Best Consumer Tips*, we'll return to a much more positive course with some good news on how you can supercharge both your finances *and* your enjoyment of life!



### To-Do List:

1. Consider your home security needs
2. Get home security hardware & install it
3. Review your personal safety habits and needs

parrot 'Socrates'?"

The parrot replied, "The same idiot who named the pit bull 'Jesus'."

## The Fourth Layer: How To Safeguard Your Valuables

- 1. Safety Deposit Box.** A **safety deposit box** at a bank is the safest place to hide valuables. At home, you'll want a hiding place that would force a burglar to use his intelligence and expend his precious time to get to it.
- 2. Home Hiding Places.** Many burglars are very thorough, even looking in the toilet tank for hidden jewelry! The more difficult your hiding place is for *you* to get to, the safer it is from any burglar. The **attic or kitchen** are usually the places burglars look last. Also, guard keys very well to prevent criminals from ever getting them.
- 3. Keep Records.** Keep **records of your valuables** for insurance purposes, including receipts. A **videotape tour** of your home is easy to do (taking still photos is also acceptable). Then when you buy a new item of high value, just add it to the same videotape. The best practice is to make a copy and keep it in a safe deposit box, in case of fire.



### Thought for the Day:

*"In any moment of decision, the best thing you can do is the right thing. The worst thing you can do is nothing."*

~ **Theodore Roosevelt** (1858 - 1919), American President

#### Sources:

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