

New Technology Helps Old Crime: The Needs for New Fraud Law in the Information Age

San-Yi Li, Ph.D.

Associate Professor, Youth and Child Welfare Department,
Providence University, Taichung (433), Taiwan

Email: sosan@pu.edu.tw

Abstract

Recently, the fraud in e-shopping and phone calls has easily cheated millions of pounds from people living in Taiwan and many other countries. The major reasons why many people are committing frauds are the growing popularity of the Internet, cellular phone, land lines, and Automatic Teller Machines; the fraudsters recognizing that people are easy to cheat; the fraudsters thinking that they will never be caught; and not severe penalty for committing fraud in Taiwan.

The data for this study was collected in 2007 from a random sample of 472 senior high school students in Taiwan. The results showed that about 85% of the students' families had received fraudulent phone calls. These students suggested that not being greedy is the best way to avoid becoming a victim of fraud. This study obtains an "ant theory." The ant theory explains how people avoid becoming a victim of fraud, drug abuse, and other crimes. If people, especially youth, do not fall victim to social, commercial, or advertised traps, they will not commit or be hurt by these crimes. In addition, they can help their friends and social environment become free of fraud, drugs, and deviance.

Keywords: ant theory; phone fraud and fraud in e-shopping; penalty

New Technology Helps Old Crime: The Needs for New Fraud Law in the Information Age

In recent years, the new generation of fraud, i.e. phone fraud or fraud in e-shopping, calls have easily cheated millions of pounds from people living in Taiwan, Singapore, Malaysia, China, Korea, Japan, and Mexico (Criminal Investigation Bureau, 2008a; Lacey 2008; Lianhe Zaobao, 2008a; Lee, Shuen-De, 2008; Quek, 2008; Tan, 2008). In order to caution the people of Taiwan, the Criminal Investigation Bureau (CIB) respectively published two anti-fraud handbooks, one in 2004 and the other in 2007. According to an annual report of the Ministry of Justice, in 2007 about 14,005 fraudsters were convicted. This number is about eight percent of the total 173,711 offenders convicted.

There are at least three major reasons why a large amount of people are committing phone fraud or e-shopping fraud. First, the popularity of new technology, including Internet, call and text message functions on cellar phones, landline, and the Automatic Teller Machine (ATM). These convenient new technologies make phone fraud or e-shopping fraud an easy crime to commit. Second is that the phone fraud or e-shopping fraudsters believe that many people are easy to be cheat and think that they will never be caught. And third, phone fraud or e-shopping fraud is not seen as a serious crime. A person who commits phone fraud or e-shopping fraud is punished with imprisonment for less than five years (Ministry of Justice, 2008). Consequently, the law, to the phone fraudster or e-shopping fraudster, seems nonexistent.

How do the cellar phone, landline, Internet website, and the ATM make phone fraud an easy crime? One fraud case shown on the CIB's website dated February 5, 2008, indicated that a victim in Taichung, Taiwan received a phone call from a fabricated Hong Kong insurance company (Criminal Investigation Bureau, 2008a). They told him that his mother in law who passed away last November had an insurance policy with them. Because of this insurance policy, he would receive some benefits. However, before the victim could have the benefits, he had to use an ATM to transfer the assess fee and an inheritance tax to this non-existent insurance company. This scheme was effective because it was a foreign agency and the fabricated insurance company's website was in English. Thus, the victim, who cannot read English, was unable to check the veracity of the content in the English text of the website. Therefore, the victim wired 9,600 Taiwan dollars to the fraudsters and never saw it again.

The CIB has never warned consumers using electronic online shopping systems to protect themselves from being victims of e-shopping fraud (The China Post News Staff, 2007a). The CIB describes that the e-shopping fraud includes the stealing of passwords and personal data. At the same time, the CIB presents the victim report that there were 797 fraud cases within a two week frame in December 2007 and most of the victims lost their money anywhere from 500 pounds to 1,000 pounds (The China Post News Staff, 2007a).

Where can we see that the fraudsters believe that many people are easily cheated and think that they will never be caught? The CIB and Singapore police authorities have warned that the most common phone frauds include prize winnings, false government notices, online purchases, gas safety home inspections, mortgage payments, ATM withdrawals, and kidnappings (The China Post News Staff, 2007a; The China Post News Staff, 2007b; Lianhe Zaobao, 2008a). Furthermore, the fraudsters have become much smarter than before, including pretending to be government agency employees, bank staff representing customers service departments, or law enforcement officers to gain people's trust and then swindle various amounts of cash in some cases up to 1.3 million pounds (The China Post News Staff, 2007a; The China Post News Staff, 2007b). Most of these victims are elderly citizens and stay-at-home mothers (The China Post News Staff, 2007b; Lianhe Zaobao, 2008a). Because of poor mental interaction with strangers, elderly citizens are the most likely victims. Stay-at-home mothers usually do not have much interaction with others. This reduced interaction with others may not allow these stay-at-home mothers to know much of fraud news or get enough anti-fraud information.

Indeed, phone fraud or e-shopping fraud is not seen as a serious crime. A person who commits phone fraud or e-shopping fraud is punished with imprisonment for less than five years in Taiwan (Ministry of Justice, 2008). But in Singapore, there was a man jailed six and half years and caned 12 strokes for a no gain robbing and jailed six months and caned six strokes for slashing an elderly woman (Lianhe Zaobao. 2008b). That is, the punishment for fraudsters who are usually gaining a lot of money is relatively less serious than for the minor robbing case in which no money was gained and handing a tiny knife for students use in arts classes. Therefore, the Taiwan criminal law seems too lax to stop the phone fraudster or e-shopping fraudster from committing this ever increasingly popular crime.

When phone fraudsters or e-shopping fraudsters use new technology to commit phone or e-shopping fraud, the reactions of authorities in Taiwan and other countries are serious. One major solution for controlling the outbreak of phone fraud or e-shopping fraud in Taiwan is a telephone hotline, "165 anti-fraud phone line," offered by the National Police Agency (NPA) (Criminal Investigation Bureau, 2008b). When people receive a suspicious phone call or have been victimized in e-shopping, they can call the "165 anti-fraud phone line" to check whether the phone call is from a phone fraudster or not, or the e-shopping websites are hacked or not. Also, the following are the CIB's suggestions for people to forestall the financial frauds (The China Post News Staff, 2007a):

- Constantly changing PIN (personal ID number) codes when entering online portals to purchase mobile phones, apply for credit cards, buy insurance policies, etc.
- Never using ATMs to remit cash as demanded by message senders or phone callers because online shopping operators generally do not change the way of making payments.
- Clarifying with online shopping service to provide information for confirmation when they ask to adopt a new payment system.
- Contacting "anti-fraud phone line No. 165" when receiving notices that claim to be coming from government agencies or employees. Some online shopping operators, including Eastern TV, has agreed to give partial compensation to customers who have reported scams through "165" line.
- Avoiding leaving personal information or contact when engaging in private transactions on the Internet.
- Investing in a more defensive anti-virus and anti-fraud functions information of personal computers to ward off possible invasions by hackers.

Another solution for dealing with the fraud problem is a policy that was extended to limit each bank account transfer to only 500 pounds a day. This policy helps prevent people from losing too much money each time a dishonest transfer occurs. Many governmental departments also provide message warnings about anti-phone fraud on their website homepage. These reactions are evidence that phone fraud is highly correlated with new technology, which is shaping the future of law enforcement.

In Mexico, the police set up a new hot line to deal with the problem of phone

kidnapping fraud. This fraud tells the customer someone was kidnapped when in fact no one is kidnapped. The hot line has received more than 30,000 complaints from December 2007 to the end of February 2008 (Lacey 2008). The police have arrested eight fraudsters and have identified 3,415 telephone numbers have been used by extortionists during that period of time (Lacey 2008). But, the authorities said, the identified phone numbers, which are now listed on a government Website can only do little to slow the extortion calls because most of the fraud calls are from stolen cellular phones.

Recently, telephone phone fraud and e-shopping fraud have become a common practice among Taiwanese residences. Among these people are senior high school students who may create a unique attitude toward their own phone fraud or e-shopping fraud experiences. This process of adjustment may influence their perceptions about how well the society can protect them and how the legal system should be changed for dealing better with these latest forms of frauds. That is, we need to pay closer attention to the attitude toward phone fraud or e-shopping fraud among the students.

Method

This study created a group self-administered questionnaire which helps to collect research data. This new way of data collecting is called the "Nice to See You" survey method. To gather needed information the researcher gives the questionnaire to the interviewees, usually in a class room setting. He or she then has them answer the questionnaire by themselves. This survey method has an almost 100% response rate which saves time and money. It is also absolutely anonymous for the interviewees. This research tool is a newly designed questionnaire.

The population of this study was taken in 2007 from 93,514 senior high school students living in Taichung City and Taichung County in Taiwan (Taichung City Bureau of Education, 2008; Taichung County Bureau of Education, 2008). The population of the Taichung City District was 1,059,821 in April 2008 according to the Department of Statistics, Ministry of the Interior, ROC (2008a). The population of Taichung County District was 1,552,711 in April 2008 (The Department of Statistics, Ministry of the Interior, ROC, 2008a). Taichung City and County combined is the third largest metropolitan in Taiwan (Taiwan having a population of 22,983,286 as of April 2008) (The Department of Statistics, Ministry

of the Interior, ROC, 2008b). A multistage stratification random sample of 472 students was taken from 12 classes, of roughly 40 students per class. Six of the 12 classes were taken from the ordinary and vocational senior high schools in Taichung County. The other six classes were taken from the ordinary and vocational senior high schools in Taichung City. With a confidence level of 95%, the sampling error of the sample size of 472 students ranges between 4% and -4%, or $\pm 4\%$ (Babbie, 2004).

Results

The results of this survey showed that about 85% of the students' families had received fraudulent phone calls (Table 1). Out of this 85%, 9% of these students received a fraudulent call one time, 46% of these students received a fraudulent call two to three times, and 30% of these students received a fraudulent call four times or more. This shows that the majority of the students' families are at risk for fraud. Most of these families are not the victim of fraud, but about three percent of the families have lost money from these crimes.

TABLE 1
THE STUDENTS' EXPERIENCES OF RECEIVING FRAUDULENT PHONE CALLS

The Frequency of Receiving Fraudulent Phone Calls	Percentage
One Time	9%
Two to Three Times	46%
Four Times or More	30%
One to Four Times or More	85%
None	15%

NOTE.—The total number of the sample is 472.

The students had many suggestions for punishing the fraudsters, only 18% of these students suggested that these criminals should be sentenced with imprisonment for less than five years, which is the law in Taiwan today (Table 2). Almost twice of the above percentage, 35% of these students, suggested the punishment of fraud should be doubled: five to ten years imprisonment. More serious suggested penalties include imprisonment for more than ten years,

lifetime imprisonment, and corporal punishment, gained 21%, 14%, and 10% accordingly. So, in total, 80% of the students suggested increasing the severity of the penalty for fraud crimes. In other words, the majority of these students suggested that today’s law for fraud is not severe enough to stop these criminals.

TABLE 2
THE STUDENTS’ PERCEPTIONS OF THE PENALTY FOR THE FRAUDSTERS

The Penalty for The Fraudsters	Percentage
Imprisonment from Five to Ten Years	35%
Imprisonment for More Than Ten Years	21%
Lifetime Imprisonment	14%
Corporal Punishment	10%
More Severe Punishment Than Imprisonment for Less Than Five Years	80%
Imprisonment for Less Than Five Years	18%
Others	2%

NOTE.—The total number of the sample is 472.

The students suggested other ways to avoid fraud. Roughly 34% of these students suggested that the best way to avoid being a victim of phone fraud is to not be greedy (Table 3). According to about 29% of these students’ opinions, the second best way to reduce the fraud problem is that the government should have a more severe law and punishment for the fraudsters and produce more anti-fraud information for people to deal with fraud crime. There were about 20% of these students who suggested that the third best way to reduce the fraud problem. People should learn from existing fraud cases to avoid being victims of fraud themselves. About 17% of these students suggested that the fourth best way to reduce the fraud problem is that the schools should have close connection with students’ parents to avoid kidnapping phone fraud and the schools should have more anti-fraud education for their students.

TABLE 3
 THE STUDENTS' PERCEPTIONS OF THE BEST WAY TO REDUCE THE FRAUD PROBLEM

The Best Way to Reduce the Fraud Problem	Percentage
Not Being Greedy	34%
The Government Should Have a More Severe Law and Punishment for the Fraudsters and Much More Anti-Fraud Information for People to Deal With the Fraud Crime	29%
People Should Learn from Existing Fraud Cases to Avoid Themselves Being Victims of Fraud	20%
The Schools Should Have Close Connection with Students' Parents to Avoid Kidnapping Phone Fraud and the Schools Should Have More Anti-Fraud Education for Their Students	17%

NOTE.—The total number of the sample is 472.

This study also examines the relationship between gender and becoming a victim of fraud. Chi-Square is used to measure whether the relationship exists between the genders of the students and whether they were the victims of cheating by strangers. The gender of the students was found to be a significant factor in whether the student was the victim of cheating by the strangers. Table 4 shows that the female students who were cheated are significantly different from the male students who were the victims of cheating by the strangers. On the other hand, male students are significantly different from female students who were not the victims of cheating by the strangers. This significant difference is due to 84% of female students who were not the victims of cheating by the strangers minus 16% of female students who were the victims of cheating by the strangers equals 68% and 91% of male students who were not the victims of cheating by the strangers minus 9% of male students who were the victims of cheating by the strangers equals 82%. Eight two percent minus 68% equals 14%. Therefore, there is a 14% significant difference. Furthermore, we can learn that female students are more likely to be a victim of fraud. In combination with the result of Table 3, we need to frequently remind female students not to be greedy. The government should have much more anti-fraud information for female students to deal with the fraud crime. Female students should also learn from existing

fraud cases to avoid being victims of fraud. And, the schools should have close connection with the female students' parents to avoid kidnapping phone fraud and the schools should have more anti-fraud education for their female students than male students.

TABLE 4
THE GENDERS OF THE STUDENTS COMPARED TO WHETHER STUDENTS WERE
VICTIMS OF CHEATING BY STRANGERS

Whether the Students Were Victims of Cheating by Strangers	Gender	
	Male	Female
Not a Victim of Cheating by Strangers	91% (265)	84% (152)
A Victim of Cheating by Strangers	9% (26)	16% (29)
Total	100% (291)	100% (181)
N=472		
Chi-Square= 5.44* DF=1		

NOTE.--Numbers in parentheses are frequencies.

*: $p < .05$ **: $p < .01$

Table 5 shows the Chi-Square test of whether the relationship existing between the genders of the students and whether they were the victims of cheating and losing their money to their classmates or friends. This relationship is completely different from Table 4. Male students were significantly easier to be cheated and losing their money to their classmates or friends than female students. Table 5 shows that male students are significantly different from female students who were the victims of cheating and losing money to their classmates or friends. On the other hand, female students are significantly different from male students who were not the victims of cheating and losing their money to their classmates or friends. This significant difference is due to 50% of male students who were not the victims of cheating and losing their money to their classmates or friends minus 50% of male students who were the victims of cheating and losing their money to their classmates or friends (which equals 0%) and 64% of female students who were not the victims of cheating and losing their money to their classmates or friends minus 36% of female students who were the victims of cheating and losing their money to their classmates or friends (which equals

28%). Twenty eight percent minus 0% equals 28%. Therefore, there is a 20% significant difference.

TABLE 5
THE GENDERS OF THE STUDENTS COMPARED TO WHETHER STUDENTS WERE VICTIMS OF
CHEATING AND LOSING THEIR MONEY TO THEIR CLASSMATES OR FRIENDS

Whether Students Were Victims of Cheating and Losing Money to Their Classmates or Friends	Gender	
	Male	Female
Not a Victim of Cheating and Losing Money to Their Classmates or friends	50% (144)	64% (116)
A Victim of Cheating and Losing Money to Their Classmates or friends	50% (147)	36% (65)
Total	100% (291)	100% (181)
N=472		
Chi-Square= 5.44* DF=1		

NOTE.--Numbers in parentheses are frequencies.

*: $p < .05$ **: $p < .01$

The male students seem less likely to be cheated by strangers or being victims of fraud than female students, but the male students could lose a lot of money from the trust of classmates or friends. When the classmates or friends cheat others, they are just like fraudsters. As parents or teachers of male students, it will be good to them to advocate their sons (or male students) about the risk of too easily loaning money to their classmates or friend. This will not only to prevent loss of money but also help to keep friendships. We will reduce the opportunities for polluting the pure relationship.

Table 6 shows the relationship between the year(s) that a student stays at senior high school and the opinions that the students suggest about the best way to reduce the fraud problem in Taichung City and Taichung County in Taiwan. This study again employs Chi-Square to measure whether a relationship exists

between the year(s) that a student stays at senior high school and the opinions that the students suggest about the best way to reduce the fraud problem. The year(s) that a student stays at senior high school were found significantly different in the opinions that the students suggest about the best way to reduce the fraud problem. Table 6 shows that the students who stayed one year at senior high school and the students who stayed two years at senior high school are significantly different from the students who stayed three years at senior high school. This suggests that the best way to reduce the fraud problems is the schools should have close connection with students' parents to avoid kidnapping phone fraud and the schools should have more anti-fraud education for their students. The percentages of the students who stayed one year at senior high school on their suggestions of the four best ways to reduce the fraud problem are 29%, 21%, 35%, and 15%. And the percentages of the students who stayed two years at senior high school on their suggestions of the four best ways to reduce the fraud problem are 29%, 20%, 32%, and 18%. Both of the percentages on serious punishment are similar. Only 9% of the students who stayed three years at senior high schools suggested that the schools should have close connection with students' parents to avoid kidnapping phone fraud and the schools should have more anti-fraud education for their students were the best way to reduce the fraud problem. This result suggests that the students who stayed one year at senior high school and the students who stayed two years at senior high school possibly need more protection and education from school and family than the students who stayed three years at senior high school.

Table 6 also shows that 27% of the students who stayed three years at senior high school are significantly different from the students who stayed one or two years at senior high school who suggested that people should learn from existing fraud cases to avoid being victims of fraud as the best way to reduce the fraud problem. Also, the percentages of the students who stayed one year at senior high school and the students who stayed two years at senior high school who suggested that people should learn from existing fraud cases to avoid being victims of fraud is the best way to reduce the fraud problem are both relatively lower than the percentage of the students who stayed three years at senior high school. This result could be mean that the students who stayed three years at senior high school are more independent than the students who stayed one or two years at senior high school. Therefore, the students who stayed three years at senior high school are more likely to suggest they should learn from existing fraud cases to avoid being victims of fraud.

TABLE 6
THE GREED OF THE STUDENTS COMPARED TO WHETHER THEY WERE THE VICTIMS OF
CHEATING BY STRANGERS

The Best Way to Reduce the Fraud Problem	Years at Senior High School		
	1 Year	2 Years	3 Years
The Government Should Have a More Severe Law and Punishment for the Fraudsters and Much More Anti-Fraud Information for People to Deal With the Fraud Crime	29% (52)	29% (48)	30% (39)
The Schools Should Have Close Connection with Students' Parents to Avoid Kidnapping Phone Fraud and the Schools Should Have More Anti-Fraud Education for Their Students	21% (37)	20% (33)	9% (12)
Not Being Greedy	35% (62)	32% (52)	34% (45)
People Should Learn from Existing Fraud Cases to Avoid Being Victims of Fraud	15% (27)	18% (30)	27% (45)
Total	100% (178)	100% (163)	100% (131)
N=472			
Chi-Square= 12.62* DF=6			

NOTE.--Numbers in parentheses are frequencies.

*: $p < .05$ **: $p < .01$

Table 6 also shows two no significant difference relationships. First, there is no relationship between the year(s) that a student stays at senior high school and the perceptions that the student's suggestion about that the government should have a more severe law and punishment for the fraudsters and much more anti-fraud information for people to deal with the fraud crime as the best way to reduce the fraud problem. But one thing needs to be noted, the percentages of the students who stayed three years at senior high school, the students who stayed one year at senior high school and the students who stayed two years at senior high school on each of their opinions that the students suggest about that the government should have a more severe law and punishment for the

fraudsters and much more anti-fraud information for people to deal with the fraud crime is the best way to reduce the fraud problem are 30%, 29%, and 29%. It means that this way to reduce the fraud problem is the second best way for all the students. We can find the same result in Table 3.

Second, there is no relationship between the year(s) that a student stays at senior high school and the opinions that the students suggest that people should not be greedy as the best way to avoid being victims of fraud. Here if also needs to be mentioned that the percentages of the students who stayed three years at senior high school, the students who stayed one year at senior high school and the students who stayed two years at senior high school on each of their opinions of that the students suggest about that people should not be greedy as the best way to reduce the fraud problem are 34%, 35%, and 32%. In other words, to all of the students, people should not be greedy is the best way to reduce the fraud problem overall. We also can find the same statistics in Table 3.

These students suggested that not greedy is the best way to avoid being a victim of phone fraud. Hence, this study obtains an "**ant theory**." Why an ant, you may ask? An ant can secrete antiseptic to protect itself from harmful bacteria (Ant-home, 2008). Therefore, because of the antiseptic shield, an ant cannot be infected. This can relate to us. When we have strong social skills, abilities or characters, we will not be hurt by others.

The ant theory explains not only how people can avoid being a victim of phone or e-shopping fraud, but also avoid becoming victims of drug abuse and other crimes. People, especially youth, if they do not fall victim to social and advertised traps, will not commit or be hurt by these crimes. In addition, they can make their friends and social environment free of phone or e-shopping fraud, drugs, and deviance.

The ant theory is expected to explain the descending trend of phone or e-shopping fraud victims in the future in Taiwan. That is, more and more people are able to have the anti-fraud shield which is built, in part, from the intensive fraud news reports of the nine 24 hours a day cable television news channels and five 3 hours a day news television channels (Cable TV Channel Menu, 2008), and with this shield less and less people are victims of phone or e-shopping frauds.

Also, this study found that phone or e-shopping fraud is very easily conducted in

this information age. It is an intentional act when people commit phone fraud. This study strongly suggests that the law should increase or at least double the punishment at those who commit phone fraud. That is, the phone fraudsters should be given a sentence of at least ten years in prison.

Finally, in correspondence with the ant theory, the legal education can contribute to the empowerment of people against phone or e-shopping fraud and any other crimes. As long as people have enough power, the offenders will have no place to perform the criminal activities to hurt others. The community can only obtain so much knowledge from the media, i.e. news report, web posts. Fraud prevention will be much more effective if the education departments would become more involved in informing students.

References

- Ant-home. 2008. "The good things of having ants as pets," *Ant-home*. <http://www.ant-home.idv.tw/888/a/a09.htm> (accessed February 25, 2008).
- Babbie, Earl. 2004. *The practice of social research*, 9th ed. Belmont, CA: Wadsworth.
- Cable TV Channel Menu. 2008. "Cable TV channel menu." <http://www.lib.kuas.edu.tw/0.%E6%9C%80%E6%96%B0%E6%B6%88%E6%81%AF/%E7%AC%AC%E5%9B%9B%E5%8F%B0%E9%A0%BB%E9%81%93%E8%A1%A8.htm> (accessed June 8, 2008).
- Criminal Investigation Bureau. 2008a. "The news releases." *Criminal Investigation Bureau*. <http://www.cib.gov.tw/English/news/newsrelease.aspx> (accessed February 25, 2008).
- Criminal Investigation Bureau. 2008b. "Homepage." *Criminal Investigation Bureau*. <http://www.cib.gov.tw/index.aspx> (accessed February 25, 2008).
- Lacey, Marc. 2008. "Exploiting Real Fears With 'Virtual Kidnappings'" *Mexico City Journal; The New York Times*: April 29. http://www.nytimes.com/2008/04/29/world/americas/29mexico.html?_r=1&oref=slogin (accessed April 29, 2008).
- Lee, Shuen-De. 2008. "The Primer Liu is very angry about that no one in the Taiwanese government is responsible to control the Internet fraud crime." *United Daily News*: August 13. <http://udn.com/NEWS/NATIONAL/NATS5/4469594.shtml> (accessed August 13, 2008).
- Lianhe Zaobao. 2008a. "The Crime Number of This First Half Year is 179 Less

than the crime number of the same period of last year." *Lianhe Zaobao*. August 13. http://realtime.zaobao.com/2008/08/080813_39.shtml (accessed August 13, 2008).

Lianhe Zaobao. 2008b. "Man jailed 72 months and caned 18 strokes for robbing and slashing elderly woman." *Lianhe Zaobao*. August 14. http://www.zaobao.com/sp/sp080814_507.shtml (accessed August 14, 2008).

Ministry of Justice. 2008. Criminal Law, Article 339. *Ministry of Justice*. <http://law.moj.gov.tw/Scripts/Query1A.asp?no=1C0000001&K1=%B6B%B4%DB&K2=&K3=&K4=&Fusekey=%B1%60%A5%CE%BBY%B7J> (accessed February 25, 2008).

Quek, Carolyn. 2008. "\$9m lost to phone scams" *The Straits Times*: August 14. http://www.straitstimes.com/Breaking%2BNews/Singapore/Story/STIStory_267963.html (accessed August 14, 2008).

Taichung City Bureau of Education. 2008. "Taichung City education statistics." Taichung City Bureau of Education. <http://www.tceb.edu.tw/WEB/a/public/2/a/a04.xls> (accessed February 25, 2008).

Taichung County Bureau of Education. 2008. "Table of classes." Taichung County Bureau of Education. http://www.tcc.edu.tw/school_query/show_nor.php (accessed February 25, 2008).

Tan, Chin Bo. 2008. "Overall crime rate up 1% in first half of the year; sharp increase in cases of elderly being robbed and cheated" *Lianhe Zaobao*: August 14. http://www.zaobao.com/sp/sp080814_501.shtml (accessed August 14, 2008).

The China Post News Staff. 2007a. "CIB tacking rampant fraud in e-shopping." *Criminal Investigation Bureau*. http://www.cib.gov.tw/English/news/news_content.aspx?CN_Serial=132 (accessed February 25, 2008).

The China Post News Staff. 2007b. "Fraud operations cost Taiwan NT\$80 mil. weekly: CIB." *Criminal Investigation Bureau*. http://www.cib.gov.tw/English/news/news_content.aspx?CN_Serial=127

The Department of Statistics, Ministry of the Interior, ROC. 2008a. "Resident Population during Month, 2008." The Department of Statistics, Ministry of the Interior, ROC. <http://www.moi.gov.tw/stat/english/index.asp> (accessed June 8, 2008).

The Department of Statistics, Ministry of the Interior, ROC. 2008b. "Resident population by age of 0-14, 15-64, 65+." The Department of Statistics, Ministry of

the Interior, ROC. <http://www.moi.gov.tw/stat/english/index.asp> (accessed June 8, 2008).