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Security Solutions

ADDRESSING THE NEEDS AND SECURING THE FUTURE.

Helping secure your world

Going to the Bank is a common aspect of modern life. Most individuals view this activity as a normal chore without any need for trepidation. Yet in certain circumstances going to the bank can have its risks. Our first article, **Nobody goes to the Bank to Lime**, explores the risks in visiting the Bank.

An indispensible part of modern life is the use of the telephone. It provides us with the instant communication that we desire in both our social and business life. There are those however who use this instant communication tool to defraud individuals. The second article identifies how to spot potential attempts at defrauding you and gives you methods **How to Protect Yourself against Phone Fraud**.

Many church administrators do not see the need for a church

security system. They sometimes feel that a security system does not belong in a church environment and that such a system would convey the wrong message to the parishioners. Unfortunately, violence and theft in churches and synagogues are becoming more and more prevalent in today's world. Our third article therefore looks at **Church Security**.



When looking for Key Boxes, it can be very easy to get carried away with a lot of features you don't need, just because a sales person tells you that you do. Our fourth article addresses **the Key Box Features** you should consider when making your purchase

Why you would want a GPS Rental is the subject of our fifth article and it looks at situations when renting a GPS unit would be helpful.

Is there anyone who you think would benefit from receiving this magazine? Just send their name and email address to newsletter@assl.com and we would be happy to add them to our mailing list.

Brian Ramsey
Editor

Nobody goes to the Bank to Lime

By Brian Ramsey

When I was much younger, one of my first jobs after leaving high school was working at a large commercial bank in San Fernando. Having numerous friends, some of whom were not yet working, my friends would occasionally stop by to chat if I was not busy at the time. Having friends come by to talk was however an occasional occurrence and if one stops to think about it, no one really goes to a Bank to lime.

Every bandit in Trinidad and Tobago knows that nobody goes to the Bank to lime and there are some bandits who are using that simple commonsense knowledge to commit robberies. Every morning in front of every commercial bank in Trinidad and Tobago can be seen crowds of individuals waiting for the bank to open. Very often these individuals are retired persons who have developed the habit of starting their day early or who are not comfortable using an ATM and prefer to go to a teller. Many of the other individuals are at the bank before it opens because they want to conduct a financial transaction as soon as the Bank opens and then go to work or then go on to other tasks. The fact that they are waiting in front a Bank signals to everyone, including the criminals, that they are about to conduct a financial transaction and so may have a large amount of cash.

Some people may ask, “how will the bandit know that I am the one in the crowd that has the money”. Anyone who is focused on their profession learns the tricks of the trade. An HR professional who has spent many years selecting potential employees learns over time how to spot resumes that have inconsistencies or how to sense from an interview that a person is not being completely truthful or shying away from a particular topic. In the same manner bandits learn over time how to spot potential victims.



If you have to conduct a financial transaction at a Bank very early in the morning it is advisable to seek to arrive at the Bank just after its opening time rather than going before opening time and standing exposed on the pavement. The fact that one is standing in the midst of a crowd is not a deterrent to these bandits. There have been incidents of persons being robbed while waiting for the bank to open and sometimes these robberies are committed in the middle of a crowd of persons. The average citizen is very afraid of individuals with guns and so will not seek to intervene. Indeed some will turn their heads so as not to be seen by the bandit and

afterwards to be able to say that they did not see anything.

The desire to avoid a line at a teller or avoid having to wait to see a customer service representative is strongly ingrained in some persons. Those persons will therefore find it hard to change their habit of going to the Bank before it opens and may think that if there is a risk in standing on the pavement, they will instead wait in their car. Being in a parked car also has its risks. If the car is parked in the Bank's parking lot then it is obvious to anyone passing that you are waiting for the Bank to open. Being parked on the street near the Bank makes it slightly more difficult to tell your intentions but a bandit seeing you may, to use a Trinidadian term, “take a chance” and if you are waiting to go to the Bank he could get lucky.

If you are running a business and have large amounts of cash to deposit, there is a real risk of robbery if you regularly deposit the cash yourself. It is much better to transfer that risk to a Cash-in-Transit company and the charge is relatively low.



If on a busy day one stands in a line at any commercial bank or sits in the lobby area you will invariably see someone either leaving the teller or exiting the bank with a large brown envelope tucked under their arm. A bulky brown envelope under the arm of someone leaving a bank is a “dead giveaway” that the individual has just withdrawn a large amount of cash. Bandits use these types of visual cues to pick potential targets.

Realistically individuals should avoid withdrawing large amounts of cash; however it is sometimes unavoidable such as in the case of the small business person who may need to get various denominations to be able to provide change at their business. When one has to withdraw a large amount of cash you should go to the Bank with a large handbag or backpack and immediately place the cash in the bag or backpack as you receive it from the teller. When collecting the cash you should have your bag on the counter so that others cannot see you placing the cash in the bag.

Some persons have the habit of organising their day that once they leave home or the office, they conduct all their transactions before returning. These individuals will therefore go to the bank and then stop at a mall or visit an office before arriving at their destination. Unfortunately for some persons, that stop, after withdrawing cash from the Bank, gives the bandit the opportunity to strike. If you have to withdraw a large sum of money, you should immediately proceed to the safe location

where you will lodge the cash or proceed to the location where you plan to dispense the cash; there should be no stops along the way.

ATMs are a commonplace sight in Trinidad and considered almost indispensable. For the majority of persons ATMs are how they get their cash. Their salary goes to the Bank, various fixed commitments are paid by standing order and when they need cash they go to an ATM.



Most persons use ATMs without incident however there have been individuals who have been robbed at ATMs and these robberies have taken place both in the day and in the night. If you approach an ATM and see persons loitering at the entrance to the ATM you should immediately become suspicious and consider using another ATM.

We therefore all need to remember that bandits know that “nobody goes to the bank to lime” and your seemingly

innocuous actions could be making you a target.

About the Author

Brian Ramsey is a security professional with over 25 years experience in the security industry. He is presently the Regional Development Director at Amalgamated Security Services Limited.

Phone Fraud - How to Protect Yourself

By [Sarah V. Morris](#)

Recent research completed by consumer advocacy groups estimates that phone fraud affects 92% of American adults and is a thriving \$500 billion a year business, generating 148 million junk calls every single day. Phone fraud is often broadly referred to as “telemarketing,” however, although all phone fraud occurs through telemarketing calls, not all telemarketing calls lead to fraud.

What is Telemarketing?

“Telemarketing” is a broad term which describes both legitimate sales calls from local businesses who are selling goods and services and (unfortunately) a wide variety of telephone-based schemes intended to separate victims from their money. Unscrupulous telemarketers have irrevocably hurt the industry for many legitimate businesses, as consumers are forced to always be suspicious of fraud.

Types of Telemarketing Scams

Telemarketers target specific groups such as the elderly, the unemployed, immigrants, and people with poor credit and sell

them overpriced goods and services which may (or frequently may not) be delivered. A few of the most popular scams include:

The Call Back Scam

These schemes require victims to call 900 or 976 numbers and pay exorbitant charges in order to get "secret" or "rare" information that often turns out to be valueless. Alternatively, the scam may start with a caller leaving a vague message about being in trouble and needing the victim to call back: "Hi, it's me, it's been a long time I know, but I'm in big trouble and I really need your help. Call me back at...." The call back scam works because many Americans are unfamiliar with telephone charge structures and they don't realize they can be charged eye-popping telephone fees to scam artists.

The Charity Scam

With this telemarketing scam a phony "charity" representative calls saying they're from local police or fire station or some familiar sounding charity and they ask for a donation over the phone. When the victim asks for a solicitation in the mail the telemarketer says that the charity can't afford the expense of sending out printed material and they begin to pressure the victim to make a donation with their credit card over the phone.

These scam artists are almost always charismatic and engaging, making their victims feel comfortable and even convinced they are who they say by tossing out the names of the victims' neighbors or sprinkling

the conversation with local details, etc.

You Have Won a Prize

In the "You Have Won a Prize" telemarketing scam victims are told that they have won a prize and all they need to do is pay hundreds of dollars for delivery and taxes on the prize. In reality the "prize" is either worthless (like a \$5 watch) or, more often, it never materializes.

How to Spot a Telemarketing Scam

Telemarketing schemes have several things in common:

1. The victim has never heard of the company and has no way of checking on its reputation.
2. The victim has no way of checking out the merchandise before committing to the sale.
3. The product or service is pushed as something that satisfies the victims needs and can't be supplied locally.
4. The victim must produce payment up front with no provision for a refund. The worst of these schemes employ a non-postal service carrier to pick up the victim's money and deliver the goods in order to avoid postal service scrutiny and prosecution for fraud.

Scamming the Elderly

The elderly often fall victim to telemarketing schemes, especially when they are in need of companionship. In most, if not all, scams against the elderly the same telemarketer will often call an elderly person day after day, building a relationship with the victim, until the victim thinks of the telemarketer as a friend, not a stranger who is trying to sell

them something. And sell they do, often bilking the elderly out of their entire life savings.



The elderly must be especially careful of a widely popular scam for custom fitted motorized beds and chairs. In this scam the telemarketer assures the victim that Medicare will pay for the equipment or reimburse the victim after they pay for it. This is simply untrue, and many elderly are scammed out of thousands of dollars in these schemes. Elderly people in need of medical equipment should buy from a reputable local medical supply store.

How to Protect Yourself from Being Scammed

Protect yourself from telemarketing fraud by simply refusing to engage telemarketers in the first place - hang up the phone. Register all of your phone number on the national Do Not Call Registry. Purchase

"telemarketing stopper," a device that intercepts auto dialers and telemarketers. Do not return calls that tell you vague things like "this is your credit card calling and you must call back" or "this is your bank calling" if it really were your credit card or bank they'd say the name of the card or bank.

The bottom line: be suspicious. Never buy from a telephone solicitor, always be the one to initiate the call. Never call back a number that is left on your answering machine, always look up numbers from your bank, credit card, etc and use the number on your statement to make a call to your bank or creditors. Never return calls from people you don't know. Never give sensitive information like credit card number, bank account information, social security number over the phone. If telemarketing calls are a problem, especially for elderly victims, call your phone company and switch to a private unlisted phone number.

Sarah V. Morris enjoys writing about family finances, especially articles about saving money. Her latest interest is saving money outdoor entertaining. Please check out her latest website <http://www.patofirepitshop.com> to find out how to choose and buy a **outdoor gas fire pit** or fire pit ring for backyard entertaining and family fun.

Church Security Involves Awareness and Being Prepared

By [Ted Price](#)

Many church administrators do not see the need for a church security system. They sometimes feel that a security system does not belong in a church environment and that such a system would convey the wrong message to the parishioners. Unfortunately, violence and theft in churches and synagogues are becoming more and more prevalent in today's world.

Church Security does not Have to Convey Distrust

A properly installed church security system will not impair the feeling of openness and trust that most congregations wish to convey. Church security is as much about awareness and being prepared for the unexpected as it is about intrusive video surveillance and intrusion detection equipment.



There are many things church leaders can do to create a safe environment for the church members

- Theft and vandalism can be reduced by eliminating landscaping that blocks the view of the church.

- Providing sufficient outdoor lighting.
- Greeters and ushers should have training to recognize suspicious situations or persons.
- Children should be monitored closely and only released to parents or authorized persons.
- A complete and thorough background check or references must be available on all employees and volunteers. This is of special concern for volunteers who work with children.
- Create a security or safety committee. Many times there will be a member with security background that can volunteer their time.
- Develop an emergency plan that covers not only dealing with dangerous intruders but also natural disasters that may occur. This plan should be reviewed and tested periodically.
- Money and valuable items should be secured and listed for insurance purposes.
- Hire a professional security consultant to review your particular needs. Some security hardware will need to be acquired, but substantial savings can be realized by carefully planning and designing your church security system before you buy.

You must consider all the uses of the facility. Many churches provide a weekly daycare center as well as outside playground areas that will need to be monitored. If your church is used for a community meeting facility for a variety of organizations, some form of intrusion detection and access control might be a necessity.

Video Surveillance can Serve a Dual Purpose

Some churches with sizeable congregations have been able to utilize their video surveillance equipment to provide video streaming of their services on the internet. This is something that can enhance the return on your investment for a security system. Be sure and check with your insurance company to determine what savings you might receive by installing a security system in your church or synagogue.

About the Author

For a free comprehensive security review of your Texas church or synagogue contact <http://www.tristarcommercial.com>.

What Key Box Features Do You Need?

By [Tran Tom](#)

If you've been searching for a key box or key cabinet for your business, you've probably noticed just how many solutions are out there. It can be very easy to get carried away with a lot of features you don't need, just because a sales person tells you that you do. Below are the key box features you should consider when making your purchase.

One Tag or Two Tag System?

One Tag System: Generally appropriate for smaller businesses, who have less keys and less people accessing the keys. Essentially, a one tag system just means that the keys themselves act as the numbering system, so when the key is gone there is an empty spot in the key box. This is best suited for golf

courses, small office environments or taxi cab services.

Two Tag System: This adds a layer of complexity as each key and hook is identified by a number from 1 to 100 per panel, and there can be many panels in each box. There is also a duplicate key tag for each number, so there is a permanent key back up in this kind of system. Generally this is most appropriate for larger commercial and government applications such as hotels, hospitals, schools, and other government buildings.

What Kind of Lock System Do You Need?

Regardless of what type of key cabinet you choose, there are generally three options in terms of the locking mechanism. The most basic being a standard key lock. This is useful if there are a small number of people that will be using the key box.

The next step up is to go with a manual combination lock. This can be easier to use if there are a lot of people that will have access to the box, as it ensures you don't have extra keys floating all over the place. If this is the route you take, be sure to change the key box lock combination on a regular basis.

The most secure type of locking system is a electronic or digital lock. This is most beneficial for very large applications with lots of people accessing the key box.

If you want added security there are also dual locking systems as well.

Glass Door?

Most people won't need this, but there are now key boxes available with heavy duty glass doors. This may be useful for a taxi company for instance, as you can quickly glance and see which cars are here, or not, without having to open up and unlock the key box.

Remember that it is important to consider your application very carefully when selecting the features for your key box. Don't get anything you don't need.

About the Author

For the most in depth selection of key boxes and security products, as well as superior customer support, check out [Key Box Solutions](#).

If you are interested in having First Aid Training or Defensive Driving Training for your staff, contact Amalgamated Security

Why You Would Want a GPS Rental

By [Ajeet Khurana](#)

In some cases, you may need a GPS unit while driving in the United States, internationally, hiking, camping, biking, motorcycling, or boating. You may own a vehicle that is not equipped with GPS or the vehicle you rent may not come equipped with this feature. Renting a GPS unit will give you the ability to enjoy the features of the device without the high cost of

purchasing the unit when needed for a short amount of time or for one holiday.

Occasions comes up possibly once or twice per year that you will be traveling for business or pleasure and you could use a GPS unit for those times only and during the rest of the year you would not need the device. This is one reason it is better to rent to than to buy. The times you need a GPS unit would be when traveling in unfamiliar areas, states, or countries. Becoming lost is not a fun thing to do which can happen if you are relying on an atlas to find your way. Many streets may not be listed on the maps, as they are new streets or country roads that were never included on the atlas.

Many people will use a GPS rental for business trips, family vacations, road trips, new cab drivers, new delivery drivers, family that may be visiting for the first time, and families relocating to a new city.

The best reason to rent instead of purchase is that you will receive the latest mapping on the unit as the rental companies have to keep their equipment up to date along with all the newest features such as locating restaurants or gas stations that are nearest to your location.



The second reason you may consider a GPS rental is that you only prefer a handheld device with information regarding the location you wish to enjoy while camping, backpacking, treasure hunting, bicycling and more. If you are visiting the US, renting a GPS unit in the states is a good idea. If you are visiting the UK and wish to rent a unit with two-way GPS radios and GPS, locate ability so you can explore adventures such as snowmobiling or skiing you will also be able to find the perfect GPS rental.

A GPS rental gives you the opportunity to use a unit for a short period of time without the cost as well as receive units with the mapping you need for a specific area or the other features you may need such as two way GPS radios in case of an emergency.

About the Author

If you liked this article, you should read some of the other articles I have written. For instance, read about [GPS rental](#). And while I have your attention, why not read an article I wrote about [helmet decals](#)?

Amalgamated Security provides a GPS Tracking service with the most detailed maps of Trinidad