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ADDRESSING THE NEEDS AND
SECURING THE FUTURE

Helping secure
your world

Security Solutions

Editor's Note

June officially marks the midway point for 2017. In the Caribbean region, persons have many concerns about their safety. There has been an unprecedented number of serious crimes, throughout the region and as such persons have adopted measures to secure themselves as well as their properties. This quarter, our newsletter will look into various methods of securing oneself, whether you are a business person, a consumer or a home owner.

The first article deals with a sensitive topic, but one which needs exploring, namely the dangers of treating employees as family. It is written by Brian Ramsey, Regional Development Director at Amalgamated Security Services Limited. It is a quite interesting read

which will help to sort out in the mind of a business owner the issues of security, employee benefits, and most importantly where to draw the line with respect to employee/owner relations.

The second article deals with fake shopping apps; the article quotes specialist site Retail Dive which found that only one in three stores that sell online has an official Apple (iOS) or Google (Android) app. This leaves the way open for scammers to set up their own apps in the name of well-known (or less well-known) stores or brands. How to protect yourself from these apps is dealt with in the article.

Article three keeps in the theme of scams: it examines insurance scams and how to spot them.

Articles four and five speak specifically to home camera systems, their effectiveness in deterring burglars, and how to mitigate against major issues such as a loss in internet connection.

In these articles readers will get the perspective s of the burglar, the home owner as well as researchers.

We hope you will find these articles helpful, we at **Amalgamated Security Services Limited** will continue to strive to provide advice on how to deal with security issues and to fulfill our commitment to quality service for all customers.

Regards
ASSL Marketing Team

Dangers of Treating Employees as Family

By Brian Ramsey –
Amalgamated Security

It is a commonly held belief that employees who are well treated are more productive and will tend to view the company almost as if it were their own and so seek the company's best interests. This belief is bolstered by many academic studies that have identified a correlation between the benefits provided to employees and their overall work performance. Now it is certainly not our intention to suggest that employers should treat employees badly or that neglecting the welfare of employees will not affect worker productivity. There are however times when the good intentions of owners can backfire and actually hurt the company and this is particularly the case with small enterprises.



The writer had conducted an investigation in a company and in the course of that

investigation the danger of treating employees as family was revealed in startling light. This was a small company that had been in existence for approximately 20 years. The company was started by the owner who worked in the business. As time progressed, the owner identified an employee who he believed had the potential to develop and so he nurtured him. This employee was a young man whose family he knew and so he took a special interest in the development of the young man, going beyond simply ensuring that the young man received training but began to treat him like family. Over the many years that the young man worked in the company the owner began to include the employee in functions that he had at his home. Also when the owner had personal activities involving his friends, he would invite the young man to join him and his friends. Unfortunately after several years the owner began to suspect that he was losing revenue in a particular area and began an investigation, which revealed that certain revenue that should be coming in was no longer doing so and the investigation began to point in the direction of the young man. Eventually the young man confessed that in collaboration with someone else he had been diverting income that would usually come to the owner and that he had been doing so for about two years.

There is clearly a danger in business owners literally treating employees as family and the danger can arise because an employee sees the physical rewards that the owner has reaped from his investment and hard work in the company. The employee sees the new cars, the nice home, possibly the vacation home, hears about the vacations that the owner took abroad. Eventually some employees form the view that the owner has reaped these rewards because of his (the employee's) hard work. Indeed to some extent that would be true because a business needs all its employees to work hard and deliver excellent customer service if that business is to grow.



Often, however, the employee does not take into consideration the financial risk that the owner took in starting the business; he does not consider the long hours that the owner would have undertaken to grow the business. The employee only sees the rewards that the owner is now getting and begins to form the view that he should get some of those rewards. Now a good owner would undoubtedly reward long serving hard working employees, possibly with salary increases, more

vacation time, sometimes overlooking small foibles of the employee. However notwithstanding these types of rewards some employees begin to believe that they deserve more especially in the situations where the owner exposes the employee(s) to aspects of their personal life. In such employees there begins to grow a temptation to steal or to siphon income into their pockets.

The main point is that all owners should treat their employees well and with long serving employees who have a good understanding of the company, the owner can discuss the business with them and draw suggestions from them. Owners however should not draw employees into their personal life and should not expose them to the activities of their family and friends. Owners should definitely avoid exhibiting a flashy lifestyle in the view of their employees.



In closing we wish to recount the experience of the writer as a young man with only a few years experience in the business world. The writer often had to deal with an older man who owned several businesses and was a multi-millionaire. The

businessman and the writer would often engage in negotiations and over time a rapport developed where the businessman would give advice and provide insights into his personal thinking and business philosophy. During one discussion the businessman revealed that he owned several Rolex watches but for his day to day work activities he wore a Timex and that he always drove a used car, a well maintained car but a used car nevertheless. He pointed out that he enjoyed his wealth and whenever he wanted he took vacations to all parts of the world, staying in luxury hotels. He also used his wealth in ways that benefited his family. The businessman explained that he operated in this manner so that he would not build resentment and envy among his employees, nor make himself a target for those who only saw the trappings of wealth and would conspire how to obtain some of that wealth from him.

About the Author

Brian Ramsey has a B.A. in Accounting & Management, along with an M.B.A. in Finance and over 29 years in the Caribbean security field. He is the Regional Development Director for Amalgamated Security Services Limited which operates in Trinidad and Tobago, Grenada, Antigua, Barbados, St Lucia and Guyana. He can be contacted at bramsey@assl.com.

Fake Shopping Apps Fool Thousands of Consumers Every Day

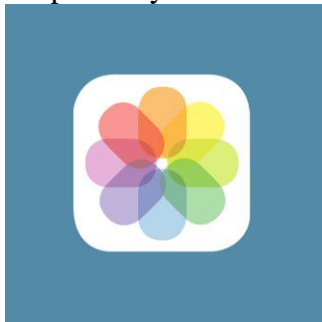
For most of us, the holiday season may seem to be a distant memory now -- but not for those who were scammed by using a fake shopping app. But these tricks aren't just for Christmas. More and more of us do our shopping not just online but also particularly by using smart phones and other mobile devices, so the risk rises of being scammed via one of these bogus apps.



The mobile shopping market is said to be worth around \$50 billion a year in the U.S. alone and research shows half of all mobile consumers say they download at least one new shopping app every month. These statistics signpost the underlying danger: although most big retailers have a strong online presence, many of them actually don't have their own specific app -- that is one that uses their name and sells only their products.

According to specialist site

Retail Dive, only one in three stores that sell online have an official Apple (iOS) or Google (Android) app. This leaves the way open for scammers to set up their own apps in the name of well-known (or less well-known) stores or brands. Another retail specialist, Branding Brand, reported in November that imitation apps had been set up with such famous names as Nike, Pandora and Coach. Just before Christmas, a bogus Coach app was promoting a "20% off" discount sale, while Kanye West fans were being baited by another fake app called Sports Shop: Yeezy Boots.



"This can happen to any retailer at any time," the site warned, "and those who are choosing not to build apps are quickly finding out that if they don't someone else will." It added that retailers such as Dillard's and Dollar Tree had been strongly criticized by consumers who felt let down when they tried to install what turned out to be imposter shopping apps, loaded with pop-up ads. "Unaware that these are not real apps, shoppers don't understand why their favorite retailers are leaving them feeling disappointed, confused and angry," said Branding Brand.

The New York Post reported that the fake Kanye West shopping app had been pulling in 7,600 daily visitors. There's no information yet on how many people have been tricked into spending money through these apps or how much has been lost but it seems likely to run into many thousands of dollars. The Post claimed that one single scammer was operating 35 fake shopping apps.

Apple has reportedly already pulled several bogus apps and rejected others on discovering they were imposters but it seems that Google may not have been so quick off the mark. Just to make things worse, it seems that even retailers who do have their own apps are now being targeted with bogus apps that mimic the real thing, which makes it difficult for shoppers to be sure they're not being conned when they buy via mobile.

For example, if you do a search on a particular brand name on the relevant app store, it may return several results, not all of which may be genuine. Victims face the risk not only of paying for goods that they never receive, but also having their credit card details stolen and used for fraudulent purchases.

This isn't a problem that's likely to disappear any time soon, as our recent Top 10 scams list showed:

<http://www.scambusters.org/top-scams2016-17.html>

So, what can you do to protect yourself?

Here are 7 key steps:

1. If you want to know if a retailer has an app, visit their website first. If they have an app, they'll almost certainly be promoting it, usually with a link to the appropriate app store.
2. You can also do a broader web search using the name of the store or brand together with words like "fake app" or "fraudulent app" to see if anyone has reported being scammed.
3. Check out reviews for the app on Apple or Google app stores. Be wary if there are no reviews, though, of course, it's possible the app could be new and genuine -- again, you can check this out via the store's website.
4. Check the wording of the app description. If it uses poor grammar or misspellings, that's a red flag.
5. If you're in any way suspicious, don't use a gift card to make your purchase. Use a credit card, which offers a good degree of protection against fraud.
6. Make sure you keep a record of all your purchases, printing out or saving receipts. At the very least, do a screen-grab of the item you purchased and any online confirmation. If you don't know how to save a screen image, check with your device

manufacturer or user guide.

7. Keep a close eye on your bank and credit card statements for any unusual activity.

For more information about mobile apps including malware and other security issues, check out this US Federal Trade Commission (FTC) guide: <https://www.consumer.ftc.gov/articles/0018-understanding-mobile-apps>

There's no doubt that shopping apps are a great boon in our busy consumer world -- but only if we take the right steps to ensure they're genuine.

Alert of the Week: Pretending there's been unusual activity on your bank or credit card account is a favorite trick scammers use to get you to hand over your account details.

Now they're trying it out on users of Apple's iCloud storage service.

If you get an email, as one of the Scambusters team did, with a subject line like "Your Apple ID was used to sign in to iCloud", take a look at the "From" line and you'll likely see a name that has nothing to do with Apple. Don't click on the "Learn more" link.

Apple does use this wording for a genuine alert but you should go straight to your account to check if it's genuine.

For more information, visit: <https://support.apple.com/en-us/HT204145>

How to Spot an Insurance Scam

The insurance scam is, at its heart, straightforward robbery. The great thing about it (for the scammer, not you) is that they don't just steal from you once and run away. They get to keep stealing from you every month in the form of monthly payments, and if they're lucky -- and there's a good chance they will be -- you'll never even know.



Let's face it: most people don't need to use insurance very often. If it's something like medical insurance, then yes, you'll need it for common things like doctor visits and medication. But car insurance, home insurance, life insurance? These are the big ticket items that we hope we'll never need.

And most of us don't. Most people are not in car accidents, don't have their homes burn down, and don't die in tragic accidents. That's how insurance functions. If everyone needed to claim on large policies, you'd be paying a lot more. Your smaller

payments cover the few people who make big claims.

Why discount insurance isn't the "deal" it sounds like...

Even though most of us won't need those big insurance policies, we know we have to have them (legally, in most cases). But we don't want to pay huge insurance premiums for a service we may never use. For that reason, many people seek out discount insurance -- and that leads them straight into insurance scams.

If you get scammed, you get peace of mind -- until something goes wrong. Then you suddenly realize you've been paying an insurance scam for no reason whatsoever. To avoid this, here are some ways to spot insurance scams.



1. Watch for deals that are too good to be true. Now don't get me wrong: not only is it okay to compare insurance rates, it's sensible. You may very well find that some companies offer better deals, good rates for combined policies, and the like. But you'll also find that most

insurance premiums are fairly comparable.

If you find an unbelievably good deal, well, maybe you shouldn't believe it -- at least not right away. Check up on the company, ask for references, and find out why exactly their insurance premiums are so low.

2. Actually *read* your policy. I know, it's about as exciting as watching paint dry -- and that's what they're counting on. Read the fine print and look for loopholes or exceptions that could mean they don't have to pay you in an emergency situation.

3. Ask questions. Legitimate insurance companies can answer them. They can also do things like give you receipts for your payments, and they're not afraid if you mention the word 'lawyer.' Insurance scams, on the other hand, often have no idea about what's in the policy, don't want to give receipts, and will break out in a cold sweat if you mention having a lawyer take a look over your policy.

These three simple tips could keep you from becoming an insurance scam victim.

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<http://www.consumertipsreports.org>



How Effective Are Home Security Cameras at Detering Burglars?

By [Mark Bickmore](#)

You will often hear cynics say that home security camera systems are great for recording crime but they do little to actually prevent it. Even if this were true, recording a crime isn't such a bad thing, is it? The police have a much better chance of finding and convicting housebreakers if they have footage of the incident. This is particularly useful if the cameras record clear mug shots of the criminal(s). For most folks, though, they would prefer it if their security investment actually prevented crime rather than record it. So just how effective are home security cameras as a burglar deterrent?



What the Research Says

There has been some extensive research into this. One survey entitled, 'Understanding Decisions to Burglarize from the Offender's Perspective,' is worth noting. The main focus was to look into the minds of serial housebreakers-male and female-to determine how they make their decisions. The aim of this 64 page study was to determine the following:

- Key motivations
- Target-selection strategies
- Techniques used to break in
- Gender differences
- Effectiveness of deterrence factors (security cameras, alarms, etc.)

The results were interesting to say the least. Keep reading to find out what the burglars have to say.



What the Burglars Say

Despite what the cynics think, the majority of intruders do take the presence of security deterrents into consideration-cameras, alarms, dogs, and so on. This is not speculation but the words from over 400 reoffending burglars. Around 83% would look into the

security situation of a property before making their decision. In other words, if security is weak or non-existent they are far more likely to break in. If security measures look strong and effective, they are more likely to move on to an easier place. In short, the opportunistic burglar cherry-picks their target property based on its security, or lack of.

Burglars Understand Home Security

Outdoor cameras that are just out of reach, and pointing down, are the best deterrents. The fact is that most opportunistic burglars have a better understanding of home security than most homeowners do. They have to if they're to be successful as career criminals. If you have cheap and poorly positioned surveillance cameras (especially those which are easy to disarm or bypass) the intruder is likely to know about it. If security is good, about 60% of burglars will move on. Those who decide to break in anyways either know how to disarm the system, or they are experts at getting the job done quickly. These types will cover themselves up and break in even with cameras and a loud alarm blasting out from the property. They have a pretty good idea of whether they can get the job done before anyone turns up.

Home Security Layers

You might have heard alarms sounding off in your own

neighborhood for an eternity before someone arrives to investigate. Burglars know all about this 'lack of interest.' A professional crook is usually in-and-out in less than 12 minutes on average, and often sooner.

The good news is that your property is much less likely to be a target if your security setup is evident and of quality. Home security cameras alone won't help much. But when they're a part of a wider security system they become much more of a deterrent. For example, your property has visible security cameras, an alarm, and maybe motion-activated security lighting. When you protect your home in layers you have a much better defense.



Understanding the Mind of Burglars

According to the above study, there are notable differences in the motivations between male and female burglars. For example, men, in general, tend to think their break-ins through more so than women. They even weigh up the odds in spur-of-the-moment break-ins, whereas females tend to just go in and hope for the best. Another thing to note is that women prefer to commit their crimes in the mid to late afternoons. Men tend to prefer later in the evenings, preferably

when no one is home. Home security cameras with good night vision capability are therefore crucial. Over 70% of female burglars are addicted to drugs and it's their number one motivational factor-a crime of desperation. For men, it's all about the money.

On conclusion, a home surveillance system is a good deterrent. If it is setup properly, it will either deter crime, or at least record it up to the point where the criminal disarms the system. If you have cloud (internet) storage, the burglar can run off with the camera but they can't get away with the footage. Remember, home security cameras act as a more powerful deterrent when they're part of your overall security layer and not your only hope of defense.

Mark Bickmore writes on the subject of how to protect your home from burglars and what security measures you can take. He has written about a wide of range measures; however, just 5 of them will significantly fortify your property. You can read about them here <http://burglarfreezone.com/>.

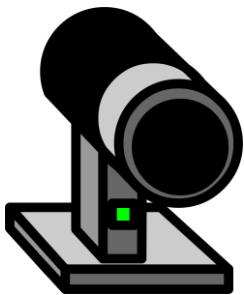
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<http://esis.assl.com/alarms-electronic-products/cctv-systems>

What Happens When a Wireless Home Security Camera Loses Its Internet Connection?

By [Mark Bickmore](#)

One of the main concerns people have with wireless home security cameras is with the connection. As you know, internet connections can sometimes drop, and at the most inopportune times too. One of the most common searches online is: *my camera keeps dropping the connection*. The biggest question people then have is what happens next, once the connection comes back. Well, the answer to that all depends on your cameras, the setup, and the reliability of your internet connection overall.



When the Connection Drops

Different security cameras have different alert features. If in doubt, check the alert options in

the user guide. If you haven't purchased your security cameras yet, keep reading. There are a few things you might want to look out for that notifies you of certain events that breach your security preferences. One of these is to send out an alert when the internet connection is lost.

Common camera alerts may include the following three options:

1. Motion detection-triggered by motion (movement) in the camera's field of view (FOV)
2. Power loss-camera should continue to function on its backup batteries
3. Internet down-camera should continue to record to its internal memory (microSD card)

Regarding that last point, the camera will only continue to record with a device that has a continuous recording setup. In all of the above scenarios, your camera security system should send you an auto notification alert to inform you of these events.

Follow-up Alerts

With lost power and dropped internet connections there should be a second alert. This time they inform you when the power and internet is back on and your system status returns to "working". Not all cameras offer the same features though,

so it's important to check. With most security cameras you also get to customize the settings to suit your needs. You may have the option to turn alerts on and off, along with other things, so be sure to refer to your user manual for guidance.

WiFi Cameras that Keep Losing Connection

It's frustrating when a WiFi security camera keeps losing its connection. Not only will alerts bombard your SMS or email inbox, but you feel defenseless because your setup is not functioning as it should do. When checking your cameras you will likely see similar status to these:

- Connecting...
- Could not connect
- Connection timed out
- Other similar status updates



All modern security cameras have a built-in function that should continually try to reconnect your cameras at regular intervals. Your camera should continue to record to its internal memory if you have continues recording on. If you don't there will be gaps in the recording between the dropped and reconnections.

Why Does My Internet Keep Dropping?

Often times it's not the actual internet that's dropping. It could just be that your security camera is disconnecting from the network even though the internet is up. There are several potential causes for this.

- The camera's firmware is outdated and needs updating
- The camera has inadequate hardware that fails to maintain a good connection
- The WiFi signal is too weak, at least at the camera end

It's worth noting that a security camera needs a stronger signal to function than say a home PC, notebooks and tablets, etc. To the eye, the signal strength might look strong, but in reality it's not strong enough to maintain a consistent connection to your cameras.

The Solutions

Although every situation is unique, here are two potential solutions to these common problems:

1. Download and install the camera's latest firmware and retry
2. Hardwire your cameras using the Ethernet cable (included) and try again

If the firmware update doesn't solve the problem, it's time for plan B. This time, connect your

camera to the network using the Ethernet cable. If this fixes the problem you have a weak WiFi signal at the camera end. If the problem persists even with the Ethernet cable, your camera's hardware is the likely cause. If the camera is under warranty you will want to let the manufacturer know of your diagnosis.



A Weak WiFi Signal

If you have identified a weak WiFi signal, here are some things to try:

- Place your router higher up if you can, like on a shelf or on top of a cupboard
- Try to move the camera closer to the router or vice-versa
- Move the camera away from electrical devices like a microwave or cordless phone
- Change the router's channel to the one that's furthest away from the current channel
- Add a repeater or a router that has a stronger signal

To all these common problems there are solutions. The key here is to diagnose your issues using the elimination process above.

Mark Bickmore writes on various topics around home security and burglar proofing your home. Security cameras are a key component to deterring burglars, and you can get all your questions answered at

<http://burglarfreezone.com/security-cameras/>.

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Amalgamated Security Services offer a full range of security service solutions which are inclusive of the following:

Response Services
Alarm Monitoring
Guarding Services
Electronic Service
Courier Services
Assess Controls
Data Services
Cash Services
Investigations