

## In this months newsletter

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## Comlock Quick Facts

- ♦ We offer extended hardware warranties on your purchases.
- ♦ We offer maintenance agreements.
- ♦ We own and operate Spectrum Security Systems and The School of Security Technology.
- ♦ We offer no cost security surveys.

## Myths about burglar alarm systems

### Burglar Alarm System Prices

Get real pricing data from companies that have purchased an alarm system!

Jason Smith  
BuyerZone.com Editorial Staff



Would it make sense to have tens of thousands of dollars of inventory but no way to protect it from theft or vandalism? Or to risk the invaluable customer data that modern criminals crave? Burglar alarm systems can prevent the havoc and disruption caused by theft and break-ins.

### **What do burglar alarm systems do?**

A burglar alarm system helps detect unauthorized entry onto your company's premises. When tripped, the system sends a signal to a central monitoring center. These monitoring centers provide 24/7 services and will alert local police to dispatch authorities to the scene.

### **How do I find a burglar alarm system?**

Talk to a few different companies before having anything installed. Burglar alarm system providers will examine your facilities and suggest appropriate solutions. It's best to get quotes from three to four providers to find out who offers the best balance of price and security.

## Burglar alarm systems misconceptions

You may be asking yourself a ton of questions about burglar alarm systems. Are they for me? Can I afford one? Are they difficult to use and install? Let's run through the myths of burglar alarm systems and try to put your concerns to rest:

**Myth #1:** *They're too expensive.* These days, a burglar alarm system for businesses are quite affordable - a small business can get a basic system for a few hundred dollars. Many vendors provide the equipment and installation for a modest fee and charge a low monthly monitoring rate.



**Myth #2:** *There's no value to my bottom line.* You may never need it, but the small total cost will pale in comparison to the losses you could realize without protection - your equipment, merchandise, customer information, operation uptime, and even employee confidence that you run a safe work environment.

**Myth #3:** *They're too hard to use.* Operating a burglar alarm system can be as simple as memorizing a few numbers that make up your pass code.

**Myth #4:** *I don't have time to train employees.* It typically takes under an hour to explain and demonstrate how burglar alarm systems work.

**Myth #5:** *The system won't work if my phone lines are cut or I lose power.* Most burglar alarm systems are equipped with sophisticated battery and/or cellular backup systems that kick in right away should your power or phone connection fail.

**Myth #6:** *False alarms will have us "crying wolf."* Many burglar alarm systems allow you to cancel alarms yourself. There are also audible delay features to give authorized personnel time to prove to the monitoring station that they belong there.



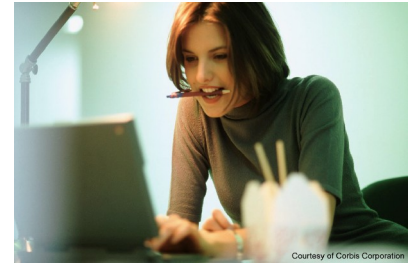
**Myth #7:** *They take too long to install.* A burglar alarm system for a small-to-medium sized business can be installed in 4-8 hours. A provider can have your alarm up and running and your staff trained within a single workday.

**Myth #8:** *I don't need one; I have insurance.* Insurance exists to replace lost, stolen, or damaged property. But it can't replace the losses your company experiences due to downtime. What happens if an intruder rips up your phone system or smashes your servers? How about if they steal confidential information about your customers or partners? Insurance won't reimburse you for business lost or the fear your customers experience from having their identity tampered with.

With a monitored burglar alarm system installed, your business benefits are two-fold - you prevent people from breaking in and stealing or damaging your merchandise, equipment and information, and you also maintain your ability to keep your business running.

## Juggling Expenses and Making Ends Meet

(ARA) - Young adults entering the workforce are faced with a juggling act of searching for jobs and calculating living expenses while trying to factor health benefits into the equation. A new national survey reveals that when it comes to their financial priorities, today's young workforce is focused on cell phone bills, credit card payments and savings accounts - health benefits are not a top concern.



The recent survey of more than 1,000 employed men and women ages 18 to 24 found that 44 percent would rather pay their monthly cell phone bill than a health benefits premium. While young adults are taking some of the right steps, health benefits must be a consideration for the fastest-growing group of uninsured Americans. Roughly 30 percent of this population is uninsured in the United States according to the 2000 Census.

In response, Aetna and the Financial Planning Association (FPA) have launched "All About the Benefits," an educational program designed to help young workers make health benefits a priority by providing the knowledge and confidence needed to make informed health benefits decisions. The program includes an interactive website, [www.allaboutthebenefits.com](http://www.allaboutthebenefits.com), that provides tips, free videos, a podcast and audio profiles to inform decisions and provide entertainment along the way. The new program is an expansion of "Plan for Your Health," an existing public education program sponsored by Aetna and FPA.

Allaboutthebenefits.com guides visitors through typical experiences with information and real world examples - graduating from high school or college, interviewing and starting a new job and budgeting for new expenses.

### Ready for the Real World? Tips for Today's Young Workforce

- **School's Out Forever! Now What?** Typically, you're covered under your parents' plan until age 19 - and that's only if you're a full-time student. It's time to bridge from your parents' plan to your own. Don't despair if your parents can't help you pay for it - there are other health benefits options available. If you're headed straight into the working world, your new employer may offer a benefits package that includes health insurance. If you just can't get enough of learning and are headed to graduate school, many of them offer health plans that are run by the school's health center or in partnership with private insurers. If all else fails, you can sign up for temporary coverage or purchase an individual health benefits plan.
- **Let the Job Hunt Begin.** While it might be more exciting to hear about a company's vacation package and other add-ons, you should also keep in mind as you're interviewing and accepting a job offer that a health benefits package is incredibly valuable. Find out if an employer offers health benefits to new employees, how soon you're eligible for benefits and how much it will cost you. Having this conversation with an employer upfront will allow you to see the full scope of your health benefits options.
- **Budgeting for Your Health.** Choosing a health plan can be confusing for anyone and it takes a little bit of work to find a health benefits package that fits your medical and financial needs. Try to decide what elements are most important to you and go from there. It's very important for you to determine how much will come out of your paycheck each month for your health benefits premiums to avoid being surprised when you get your paycheck. You'll also want to consider how many specialists you typically visit in a year, any pre-existing or chronic medical conditions and how much you usually spend on prescription medicines.

- **Work It! How to Enroll.** One of the most important things you need to know after you've gotten a job is that you have a limited time to sign up for a health plan. Check out the options available to you and make a choice of plans by your employer's deadline. Once you have chosen a plan, be sure you understand when your coverage starts. If there is a waiting period, you might have to sign up for a temporary plan. If you have questions, go to your HR department or check your employer's website since your company selects the options available.
- **Raising Your Health Benefits I.Q.** Health benefits aren't only important when you get sick - they're also important to keep you healthy. In fact, many plans offer extra incentives to do just that. Make the most of your health benefits plan and check to see if your plan offers coverage for annual check-ups, discounts for exercise programs, flu shots, mental health services and vitamins.

Visit [www.allaboutthebenefits.com](http://www.allaboutthebenefits.com) for more helpful tips.

Courtesy of ARA Content

### *SIDEBAR*

#### The Benefit of Having Benefits

Not having health benefits can really hurt financially. Let's say you fall and break your arm while skiing. Your total bill for prescriptions, a stay in the recovery room, X-rays and various other health care costs could add up to \$8,000. Imagine having to pay for that out of your own pocket. Taking a gamble by not having health benefits jeopardizes your health and your wallet.

## Keep Your Personal Information Safe at Tax Time and All the Time

(ARA) - Ahh, tax time. The smell of freshly sharpened pencils, the clicking of the calculator keys, the satisfaction of figuring out the tax forms. What? That doesn't sound familiar? Perhaps this is more your experience: the smell of sweat as you realize you can't find key receipts, the silent scream you utter when the numbers don't balance for the tenth time, the agony of trying to figure out which forms you need.

Whichever camp you belong to, the simple fact is that tax time can't be avoided. So as long as you've got all your financial information out of the file box, why not make the most of the occasion and devote a few extra minutes to checking your credit report, as well as taking some easy steps to protect your private information?



Theft of financial information, like its cousin, identity theft, is on the rise. According to the latest Experian-Gallup Personal Credit Index survey at [www.PersonalCreditIndex.com](http://www.PersonalCreditIndex.com), one in five consumers report that they have had their financial information stolen, including a bank or credit card number. In addition, one in seven people say they have had their personal information stolen, such as a birth certificate, driver's license or Social Security number.

"These numbers are alarming," says Maxine Sweet, vice president of public education for Experian, a global information solutions company. "However, there are simple steps that consumers can take to help protect their financial and personal information."

As you gather up the forms you need to complete your taxes, take a good look at the information they contain. From credit card receipts to property tax statements, mortgage interest statements, W-2 forms and more, the information on these forms is a goldmine for someone who wants to use your good credit to their advantage. And with the growth of online shopping and electronic record keeping, it's not just a paper trail you have to worry about.

Once you start noticing all the places your information shows up, it can make you a little nervous. But there are simple steps you can take to protect that information.

- Start protecting your information by requesting a copy of your credit report at [www.Experian.com](http://www.Experian.com) and scanning your credit history and any recent changes to make sure the report is accurate. If you notice anything questionable, such as accounts you don't recognize, it is possible that someone has used stolen information to open accounts in your name. Contact the creditor and the credit reporting companies to report this; they can help you take the necessary steps to correct your credit report and protect your accounts.
- Always shred sensitive information, including credit card statements, pay stubs and anything else with personal data on it. Personal shredders are available in office supply stores for under \$20. "To some consumers, shredding personal documents may seem like overkill, but it only takes a second and it is a sure way to protect your personal information," says Sweet.
- If you receive pre-approved mailings from credit card companies looking for your business, shred them as well if you do not wish to open an account. Do the same with any blank checks your credit card company sends you if you don't plan to use them.
- Don't give out personal or financial information to friends and family unless absolutely necessary. The Experian-Gallup Survey showed that 21 percent of those who had experienced personal or financial information theft said they knew the person who stole the information.
- Never provide personal or financial information to an unknown source.
- Invest in anti-hacking software to keep the information on your computer safe.
- Review your credit report periodically. To make it easier, you can subscribe to a credit-monitoring product that will alert you to changes in your credit report including inquiries, new accounts, late payments and more.

For more information on protecting your credit, visit [www.Experian.com](http://www.Experian.com).

Courtesy of ARA Content



## **Humor, Can't live without it!**

An 85-year-old widow went on a blind date with a 90-year-old man.

When she returned to her daughter's house later that night, she seemed upset. "What happened, Mother?" the daughter asked.

"I had to slap his face three times!"

"You mean he got fresh?"

"No," she answered. "I thought he was dead!"

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When the man called a motel and asked how much they charged for a room, the clerk told him that the rates depended on room size and number of people.

"Do you take children?" the man asked.

"No, sir" replied the clerk. "Only cash and credit cards."

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Three buddies die in a car crash, and they find themselves at the pearly gates.

They are all asked, "When you are in your casket and friends and family are mourning upon you, what would you like to hear them say about you?"

The first guy says, "I would like to hear them say that I was the greatest doctor of my time, and a great family man."

The second guy says, "I would like to hear that I was a wonderful husband and school teacher who made a huge difference in our children of tomorrow."

The last guy replies,  
"I would like to hear them say... LOOK!!! HE'S MOVING!!!!!"

# Happy New Year!

Comlock Security Group