



Greg Marcyniuk
Agency Owner

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Greg Marcyniuk's Insurance Update

A Monthly Newsletter For Friends and Clients of Heritage Insurance

November 2012

November - The Month of Cool Winds

Matthew is full of energy from all of the Halloween candy and just hoping for the snow to come, while Mom and Dad are hoping it stays away a little bit longer. But as my dad always said, we will get what we get.

We recently had a client experience a hold up in their business. He was not prepared and nor were

his staff. So this month I decided to write on being prepared for, what to do during and what to do after the robbery.

As always, we thank you for choosing Heritage Insurance and please be safe out there.



Matthew and Greg carving the pumpkins for the second best evening for kids

Greg, Sheila, Matthew & Taco

Robbery - Before, During, & After

Managers and supervisors of offices should always be conscious of the risk of robbery. All staff, and especially front-line staff, should be made aware of this risk at the time of initial employment. Robbery prevention procedures should also be reviewed as an ongoing process, to remind staff of the ever-present risk of being held up.

Before the Robbery

Implement robbery prevention procedures and staff training. Determine what robbery procedures are in effect at your office, and ensure that they are in writing and reviewed with all staff on a periodic basis. Contact your local police business liaison officer and arrange for an officer to visit your officer and discuss robbery

-prevention techniques. Put robbery-awareness reminders in the staff lunch-room and at the front counter.

Remember that anything can happen. Thinking that nothing can happen in a nice, safe, quiet, little office can lull staff into a false sense of security. The reality is that any office is always at the risk of robbery.

Review opening and closing procedures with staff. Robbery risk is high at office opening and closing times.

Checking alarms and lights is a critical procedure in the office walk-through when it is opened each day.

Be alert to what's going

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Russ MacDonald
Life Insurance Agent

"Most of the shadows of this life are caused by our standing in our own sunshine."

- Ralph Waldo Emerson

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"I get the impression that you genuinely want my business, quick email & phone call responses."

Denise Lake
Moose Jaw

"No man was ever wise by chance."

- Seneca

Here is a Strategy for You...

The average household contributes a monthly deposit towards an RRSP and should an unexpected illness occur are forced into liquidating some or all those savings to fund the expenses of dealing with that illness. By doing this it jeopardizes the freedom and flexibility during those retirement years. Had these people been prepared with a diligent plan they would not have to worry about such a problem.

Explore this approach:

Continue to deposit to your RRSP however scale it back a little by depositing the difference to a critical illness policy with a return of premium option. Best case scenario is you do not get sick and will receive 100% of your money back to go towards your retirement. Should you have the unfortunate circumstance that you do get diagnosed you will have the effective tax free cash to deal with the regular expenses that will occur. All the while your RRSP stays intact and growing so that you may enjoy the lifestyle you have worked so hard for.

The realization that we face is that most people diagnosed with a major illness actually do survive; however they survive with consequence.

Is this the right strategy for you? It very well could be. The purpose here is that the discussion is there so that we are not unprepared when the time comes.

Call me today to begin **your** discussion.

Russ MacDonald
Heritage Insurance Ltd

Guess Who Carved the Pumpkin Contest?!



One is Matthews, one is Sheila's & one is Greg's - 1st person to guess them correctly gets a \$50 gift certificate of their choice! Email tracey@heritageinsurance.ca

Heritage Insurance In YOUR Community

Pier with Rudy Fast from Moose Jaw Christian Counseling.

Heritage Insurance is happy to support the Moose Jaw Christian Counseling and many other community organizations.



Robbery - Before, During, & After (cont.)

(Continued from page 1)

on in and around the office. Be aware of and report suspicious activity, it may indicate that a robbery is being planned.

Direct all traffic through one well-monitored entrance. Use the back door for emergencies only. It should be alarmed and closed at all times to protect staff from ambush.

Equip safes with a timelock to prevent extortion and/or after-hour robberies.

Keep cash limits low. Ensure that counter staff keep within authorized cash-holding limits to reduce robbery loss.

Test all electronic and mechanical security equipment regularly. A camera system can be an important tool in identifying robbers. VCR tapes should be viewed on a regular basis to ensure quality.

Discourage the practice of admitting any non-staff to your office before opening or after closing hours. Robbers know more cash is exposed during these times. Discourage staff from working late alone.

Accompany all visitors while they are in sensitive areas of the office and verify their identification. Unknown to you, visitors may be trying to 'case' the office. Be vigilant to any strangers hanging around inside or outside the office. It is a fact that many robbers 'case' places they rob.

Remind all staff that office business is confidential. Potential robbers may be listening.

Pre-program phones with the local emergency number so the police can be contacted immediately when a robbery occurs.

Discuss with staff the use of alarm buttons or panic buttons. Don't be a hero. Push the alarm button only when it is safe to do so, and would not be a risk to yourself or others.

During the Robbery

No one really knows how they will react in a high-stress situation such as a robbery. However, thorough training and periodic reviews are useful in prompting staff into "auto-pilot". Personal safety

can be emphasized by using simple instructions that are easily remembered in the event of a robbery.

The basic rule is: Give the robber what he wants, do as he says, and get him out of the office as quickly as possible.

Remain calm. Do just as the robber says. A calm attitude assures your safety during a robbery without unnecessarily challenging the robber.

Retain the hold-up note by pushing it aside. Do not handle it.

Your eyes are your best weapon. Observe the robber. Look for distinguishing items or marks such as scars, tattoos, rings, watches, belt buckles, etc.

Push the alarm button only when it is safe to do so.

After the Robbery

Once the robbers have left, it is extremely important for staff to take back control immediately. Knowing what to do after a robbery will reduce chaos and ensure that all staff focus on recovery and assisting the police.

Keep your eyes on the robber as he leaves. Make note of his height in relation to a nearby item (Ideally, install a height strip on your door frame.) Check for a getaway car or the direction and means of escape.

Tell another staff person immediately and loudly that you have been robbed. This will quickly initiate post-robbery actions.

Call the police immediately. Use the hold-up alarm button as a back-up, if this is your procedure.

Close and lock all doors immediately so the robber can't get back in to create a hostage situation.

Protect the robbery area. Don't touch or move anything. The police will need to take fingerprints and collect evidence.

Distribute description forms to all staff and members who were present during the robbery to complete independently. Descriptions of the robber and the events will help the police to apprehend the criminals and recover the money. Do not discuss your descriptions with each other.

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