

# Tightening down the Hatches

A Summary of Timely Articles of Special Interest to Businesses in Protecting your Assets,  
and some lighter stories to bring humour into your day.

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### My comments:

I was recently asked “what happened to your newsletter that you were sending out.” Well, it was one of those items that seemed to get put onto the backburner, and due to other priorities failed to get back on the to do list. I have decided that this Christmas season. I would reinstate the practice of publishing the newsletter. Hope you enjoy it!

There have been lots of new developments in the private investigation and security consulting industries. If you are not aware, let me begin by advising you that private investigators across the province have been dealt a real blow with a government decision to reduce their access to motor vehicle registration information. Though numerous individuals have access to motor vehicle registration information, private investigators are the only individuals that I am aware that are security screened. There is no doubt, it will

hinder investigations that are conducted on behalf of corporate clients. There are currently efforts being made by private investigators through the Alberta Privacy Commissioner to provide fair and reasonable access to the information, while still protecting the integrity of the information.

I have recently been conducting a number of training sessions in the prevention of shoplifting for the retail industry. With the Christmas season upon us, the retail stores will be filled with both Christmas shoppers and the undesirable

shoplifters. If you are in the retail business, then now is a very good time to make sure your staff are aware of your policies on shoplifting. Staff should have a good understanding of what is involved, so that they can both protect the assets, and not put the company in a libelous position due to a false arrest. If you need assistance in this area give me a call and I would be pleased to put on a workshop for you.

If you would like to receive future issues of this newsletter or be removed from the newsletter list

please advise contact me by:  
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## Outrageous Lawsuits

I searched out a few articles that show the ridiculousness of lawsuits around the world. Can we be that far behind in Canada?

### Lawsuits

A minister and his wife sued a guide-dog school for \$160,000 after a blind man learning to use a seeing-eye dog trod on the woman's toes in a shopping mall. Southeastern Guide Dogs Inc., a 13-year old guide-dog school and the only one of its kind in the Southeast, raises and trains seeing-eye dogs at no cost to the visually impaired. The school is located about 35 miles south of Tampa. The lawsuit was brought by Carolyn Christian and her husband, the Rev. William Christian. Each sought \$80,000. The couple filed suit 13 months after Ms Christian's toe was stepped on and reportedly broken by a blind man who was learning to use his new guide dog, Freddy, under the supervision of an instructor. They were practicing at a shopping mall. According to witnesses, Ms Christian made no effort to get out of the blind man's way because she "wanted to see if the dog would walk around me".

A woman in Israel is suing a TV station and its weatherman for \$1,000 after he predicted a sunny day and it rained. The woman claims the forecast caused her to leave home lightly dressed. As a result, she caught the flu, missed 4 days of work, spent \$38 on medication and suffered stress

A woman was playing golf and hit a shot which ricocheted off railroad tracks that run through the course. The ball hit her in the nose and she won \$40,000 because the golf course had a "free lift" rule (this allows golfers to toss balls which land near the rails to the other side). The woman alleged that because the course allowed a free lift, they were, in effect, acknowledging the rails to be a hazard.

A woman went into a Northridge discount department store to buy a blender. She decided to take the bottom box from a stack of four blenders

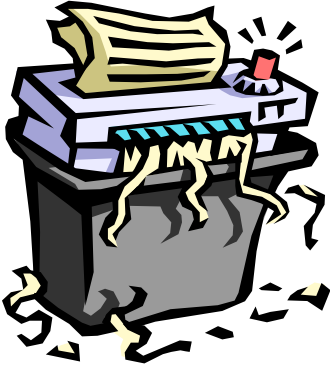
from an upper shelf used to store extra stock. When she pulled out the bottom box, the rest of the boxes fell. She sued the store for not warning customers from taking stock from the upper shelf and for stacking the boxes so high. She claimed to sustain carpal tunnel syndrome and neck, shoulder and back pain.

A college student in Idaho decided to "moon" someone from his 4th story dorm room window. He lost his balance, fell out of his window, and injured himself in the fall. Now the student expects the University to take the fall; he is suing them for "not warning him of the dangers of living on the 4th floor".

A jury awarded \$178,000 in damages to a woman who sued her former fiancée for breaking their seven-week engagement. The breakdown: \$93,000 for pain & suffering; \$60,000 for loss of income from her legal practice, and \$25,000 for psychiatric counseling expenses.

A woman driving a car collided with a man who was riding a snowmobile. The man died at the scene. Since his snowmobile had suddenly cut in front of her, police said she was free of blame. She sued the man's widow for the psychological injuries she suffered from watching the man die.





## **THIS EDITION'S SECURITY TIP**

**Subject: VISA & MASTERCARD Telephone Credit Card Scam**

**This information is worth reading. By understanding how the VISA & Mastercard telephone credit card scam works, you'll be better prepared to protect yourself. The scam works like this:**

**Person calling says, "this is so and so" , and I'm calling from the Security and Fraud Department at VISA. My badge number is 12460. Your card has been flagged for an unusual purchase pattern, and I'm calling to verify. This would be on your VISA card which was issued by the bank. Did you purchase an "anti-telemarketing device" for \$497.99 from a marketing company based in Arizona?"**

**When you say "no", the caller continues with, "then we will be issuing a credit to your account. This is a company we have been watching and the charges range from \$297 to \$497, just under the \$500 purchase pattern that flags most cards. Before your next statement, the credit will be sent to (gives you your address), is that correct?" You say "yes". The caller continues... "I will be starting a fraud investigation. If you have any questions, you should call the 1-800 number listed on the back of your card (1-800-VISA) and ask for security. You will need to refer to this control #" The caller then gives you a 6 digit number. "Do you need me to read it again?"**

**Here's the IMPORTANT part on how the scam works. The caller then says, "I need to verify you are in possession of your card".**

**He'll ask you to "turn your card over and look for some numbers. there are 7 numbers; the first 4 are your card number, the next 3 are the 'Security Numbers' that verify you are in possession of the card. These are the numbers you use to make internet purchases to prove you have the card. Read me the 3 numbers". After you tell the caller the 3 numbers, he'll say,"That is correct. I just needed to verify that the card has not been lost or stolen, and that you still have your card. Do you have any other questions?" After you say no, the caller then thanks you and states, "don't hesitate to call back if you do", and hangs up.**

**You actually say very little, and they never ask for or tell you the card number. But after we were called on Wednesday, we called back within 20 minutes to ask a question. Are we glad we did! The REALVISA Security Department told us it was a scam and in the last 15 minutes a new purchase of \$497.99 was charge on our card.**

**Long story made short, we made a real fraud report and closed the VISA card, and they are reissuing us a new number. What the scammers wants is the 3-digit PIN number on the back of the card. Don't give it to them. Instead, tell them you'll call VISA or Master card direct. The real VISA told us that they will never ask for anything on the card as they already know the information since they issued the card! If you give the scammers your 3 digit PIN Number, you think you're receiving a credit. However, by the time you get your statement, you'll see charges for purchases you didn't make, and by then it's almost too late and/or harder to actually file a fraud report.**

**By informing each other, we protect each other. Thanks everyone!!!!!!!!!!!!**

## A Bit of Humour

Jacksonville, FL Police Dept.

A man goes to a party and has too much to drink. His friends plead with him to let them take him home. He says no -- he only lives a mile away.

About five blocks from party, the police pull him over for weaving and ask him to get out of the car and walk the line. Just as he starts, the police radio blares out a notice of a robbery taking place in a house just a block away. The police tell the party animal to stay put, they will be right back and they hop a fence and run down the street to the robbery.

The guy waits and waits and finally decides to drive home. When he gets there, he tells his wife he is going to bed, and to tell anyone who might come looking for him that he has the flu and has been in bed all day. A few hours later the police knock on the door. They ask if Mr. Smith is there and his wife says yes. They ask to see him and she replies that he is in bed with the flu and has been so all day.

The police have his driver's license. They ask to see his car and she asks why. They insist on seeing his car, so she takes them to the garage.

She opens the door. There sitting in the garage is the police car, with all its lights still flashing.

True story, told by the driver at his first AA meeting.



At this time of the year, I want to provide a Christmas article for your amusement. Here is one out of USA today.

By Craig Wilson, USA TODAY

I hate this time of year. Not for its crass commercialism and forced frivolity, but because it's the season when the food police come out with their wagging fingers and annual tips on how to get through the holidays without gaining 10 pounds.

You can't pick up a magazine without finding a list of holiday eating do's and don'ts.

Eliminate second helpings, high-calorie sauces and cookies made with butter, they say. Fill up on vegetable sticks, they say. Good grief. Is your favourite childhood memory of Christmas a carrot stick? I didn't think so. Isn't mine, either. A carrot was something you left for Rudolph.

I have my own list of tips for holiday eating. I assure you, if you follow them, you'll be fat and happy. So what if you don't make it to New Year's? Your pants won't fit anymore, anyway.

1. About those carrot sticks. Avoid them. Anyone who puts carrots on a holiday buffet table knows nothing of the Christmas spirit. In fact, if you see carrots, leave immediately. Go next door, where they're serving rum balls.
2. Drink as much eggnog as you can. And quickly. Like fine single-malt scotch, it's rare. In fact, it's even rarer than single-malt scotch. You can't find it any other time of year but now. So drink up! Who cares that it has 10,000 calories in every sip? It's not as if you're going to turn into an egg-nogaholic or something. It's a treat. Enjoy it. Have one for me. Have two. It's later than you think. It's Christmas!
3. If something comes with gravy, use it. That's the whole point of gravy. Pour it on. Make a volcano out of your mashed potatoes. Fill it with gravy. Eat the volcano. Repeat.

4. As for mashed potatoes, always ask if they're made with skim milk or whole milk. If it's skim, pass. Why bother? It's like buying a sports car with an automatic transmission.

5. Do not have a snack before going to a party in an effort to control your eating. The whole point of going to a Christmas party is to eat other people's food for free. Lots of it. Hello? Remember college?

6. Under no circumstances should you exercise between now and New Year's. You can do that in January when you have nothing else to do. This is the time for long naps, which you'll need after circling the buffet table while carrying a 10-pound plate of food and that vat of eggnog.

7. If you come across something really good at a buffet table, like frosted Christmas cookies in the shape and size of Santa, position yourself near them and don't budge. Have as many as you can before becoming the centre of attention. They're like a beautiful pair of shoes. You can't leave them behind. You're not going to see them again.

8. Same for pies. Apple. Pumpkin. Mincemeat. Have a slice of each. Or, if you don't like mincemeat, have two apples and one pumpkin. Always have three. When else do you get to have more than one dessert? Labour Day?

9. Did someone mention fruitcake? Granted, it's loaded with the mandatory celebratory calories, but avoid it at all cost. I mean, have some standards, mate. (Unless, of course, it's been marinated in over proof rum)

10. And one final tip: If you don't feel terrible when you leave the party or get up from the table, you haven't been paying attention.

Reread tips. Start over. But hurry! Cookie-less January is just around the corner.



Wishing each of you a  
Very Merry Christmas  
and a Happy New Year!

Dave Rodwell