



Dear Clients and Friends,

The recent news about identity theft and how easily information can be stolen has made everyone think about the risks of our cyber-world. But, while cyber-crime is growing, the old-fashioned kind of crime is still a problem, too.

Everyone gets "comfortable" and lets down their guard after a while. The advent of warmer weather often makes people less vigilant — perhaps due to "spring fever."

Insurance is an important component of any business' safety and security. But, preventing a loss is still the best approach.

Preventing loss is also important in the employee benefits arena. Wellness programs, disease intervention and workplace and other safety programs are all worthy of consideration.

*Sincerely yours,
Jim Lill, President*

Business Security Tips

The old adage: "An ounce of prevention is worth a pound of cure," is equally of value when looking at the vulnerability of a business. There is much attention, today about cyber-security – and rightly so. But, businesses should also keep in mind low-tech security needs.

Low-tech security starts at the front door. It's critical to know who has a key to the front door – or any door. The lock should be re-keyed if an employee leaves that has had the key. Some companies re-key their locks annually if turnover is high.

If cash is handled, security becomes a greater concern. A strong safe is important. But, common-sense steps are critical, too. Deposit times and routes should vary. A two-person team to handle deposits may also be prudent.

Checks and other financial documents pose other problems. Surplus checks should be kept in a safe deposit box or secure location. Bank statements should be reviewed monthly for any suspicious activity.

Abbreviations on checks can also invite crime. A check to the IRS, for example, can be altered to be "Mrs." and a name added.

Many firms have an early bird employee or a night owl. These employees are often alone for a period of time. Specific safety procedures should be instituted and enforced to ensure that the workplace – and the employees – are safe during these solitary times.

"Know thy neighbor" is a good tenet to adhere to whether a firm is located in an office building or an industrial park. A buddy system signal or telephone alert procedure can allow neighboring firms to speedily share information regarding suspicious people or activities.

Local police departments may provide a risk analysis security survey upon request. Often any security problems that are identified can be fixed at little cost. An insurance company or locksmith can also be a source for security ideas.

Ask us about free COBRA and FSA administration!

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