

BUSINESS CRIME WATCH

BAY CITY DEPARTMENT OF PUBLIC SAFETY November 2018 EDITION 3, VOLUME 11



PROTECT YOUR BUSINESS

If you own a small business, you know it's critical to protect your business from cyber threats. The FTC launched new cybersecurity resources for small businesses – you'll find them at [FTC.gov/SmallBusiness](https://www.ftc.gov/SmallBusiness). What better time to check out these new resources than now – it's National Cybersecurity Awareness Month and this week's theme is cybersecurity at work.

This new national cybersecurity education campaign grew out of discussions we had last year with small business owners across the country about cybersecurity challenges. We took note, and developed clear and easy-to-use resources that businesses like yours can use to learn about cybersecurity and help train your employees. The campaign is co-branded with the National Institute of Standards and Technology (NIST), the Department of Homeland Security (DHS), and the Small Business Administration (SBA).

The new materials include fact sheets, videos and quizzes on these topics: Cybersecurity Basics; Understanding the NIST Cybersecurity Framework; Physical Security; Ransomware; Phishing; Business Email Imposters; Tech Support Scams; Vendor Security; Cyber Insurance (with thanks to the National Association of Insurance Commissioners); Email Authentication; Hiring a Web Host; and Secure Remote Access. The simple format delivers information in a way that will make it easy for you to talk about cybersecurity with your employees, vendors, and others involved in your business.

Download each of the fact sheets from [FTC.gov/SmallBusiness](https://www.ftc.gov/SmallBusiness) and use them to train your staff. Ask them to watch the videos and take the quizzes, also available at [FTC.gov/SmallBusiness](https://www.ftc.gov/SmallBusiness). These resources are all free. Use them. Share them. Link to them from your own website. Make cybersecurity part of your business routine.

Security attacks on small businesses can be devastating. Studies show that within six months of being hacked, over 60 percent of small business have gone out of business. According to Security Magazine, 70 percent of attacks target small businesses. This illustrates why computer and data security needs to be at the top of your list and given the attention it deserves. By taking the right precautions, you can greatly reduce the risk of your small business being exposed to a security breach. These precautions are essential, especially since electronic devices such as smartphones, tablets and computers have become an important component of our everyday lives. While these devices have made communication easier and more efficient, they also increase security risks and raise concerns about privacy and security. While there is no guaranteed strategy for avoiding a security breach, here are five security measures you can take to help protect your small business.

Top 5 computer security tips

1. ***Use strong passwords and change them regularly***

Updating your passwords regularly is one of the simplest, yet most effective ways to protect your business. Make sure you mix upper and lowercase letters with symbols and numbers, as this can be harder to guess and also more difficult to hack. Alternatively, you can consider using a password manager that will create and save unique passwords for you.

2. ***Log off, lock and sign out***

Always log off and sign out. This prevents others from being able to access your personal files and information or interfere with your computer. The same applies to electronic devices such as smartphones and tablets, always lock, log off and sign out. What's more, avoid using a public computer for any work that is critical to your business. These computers can easily be hacked. If you must use a public computer, make sure that the connection is Https for your Internet applications.

3. ***Use a secure wireless connection***

Ensure you password-protect your wireless network. You are an easy target without this simple level of security. Avoid using unprotected wireless networks, always login and connect to safe and secure networks.

4. ***Update your software***

This is an easy way to stay protected and your first line of defense against malicious activity. So make sure you have antivirus software in place and that it is updated. A lot of small businesses neglect their software updates, which makes them vulnerable to some of the most severe security attacks. Anti-virus software is a must and does much more than just keep your computer virus-free. It protects your identity, your business and also neutralizes fraud attempts when shopping online.

5. ***Backup***

Ensure you have a current remote backup of your system and data. If your small business is using a cloud solution, then the backup is taken care of for you. Make sure you choose a known and reliable service provider. This way you can enjoy a more reliable and secure service, as many of these security measures are taken care of for you.

Bay City Business Crime Updates

10/05- An armed robbery occurred at an east side gas station. The suspect described as male approx. 6'02" around 160lbs wearing a dark colored hoodie and was armed with a knife. This incident is under investigation.

10/05- An embezzlement complaint was reported from a west side convenience store. This incident is under investigation.

10/06- A retail fraud complaint was reported at an east side gas station. A female grabbed four bottles of alcoholic beverages and ran out the door.

10/07- A male and female subject attempted to pass a counterfeit \$100.00 bill at a west side bar. The fake bill was confiscated. This case is under investigation with assistance from the US Secret Service.

10/08- A retail fraud complaint was reported at an east side convenience store. A male in his late 20's to early 30's with red hair stole 2 packs of cigarettes and a two liter of pop.

10/10- A subject was arrested for trespassing at an east side hotel. The subject was asked numerous times to leave and refused.

10/12- A retail fraud complaint was reported at an east side market place. A female in her mid 20's with brown hair, approx. 5'03" and 160lbs with a tattoo on the right side of her neck stole some food items.

10/13- A subject was cited for disorderly conduct for urinating in the street outside an east side bar.

10/20- A fraudulent check complaint was reported at an east side hospital gift store. A patient wrote the check and admitted to staff it was fraudulent.

10/23- A fraudulent check complaint was reported at an east side convenience store. This case is under investigation.

10/23- A retail fraud complaint was reported at a west side convenience store. A female with dark colored hair wearing dark clothing stole several food items. The suspect has been identified and the case has been forwarded to the prosecutor's office.

10/25- A retail fraud complaint was reported at a west side convenience store. A known customer stole two electronic ear speakers and returned them for cash. This case has forwarded to the prosecutor's office.

Retail Fraud Prevention Tips

The crime of shoplifting is the taking of merchandise offered for sale without paying. According to the National Association for Shoplifting Prevention, more than \$25 million worth of merchandise is stolen from retailers each and every day. Shoplifting has become a large part of retail shrinkage.

No matter how big or small the retail store may be, all types of retailers are susceptible to the growing problem of shoplifting. This information will help retailers identify shoplifters and shoplifting methods, create a less attractive environment for shoplifters and teach retailers how to implement shoplifting policies and procedures to protect their store against theft.

Know What to Look For

In order to stop a shoplifter, retailers must first be familiar with the categories of shoplifters, common shoplifting methods, and know what to look for in customers who exhibit strange behavior. Here is a more in-depth article on how to spot a shoplifter. But the main things to consider are visual cues.

Most shoplifters use items to conceal their theft. There are those rare occasions when a thief will just grab and run, but that is not very common. Most have a plan for how they will remove the merchandise from your store. For example, a long coat in the middle of summer provides a great place to conceal merchandise. Female shoplifters often carry more than one handbag or purse. A purse is not something that catches your eye so it makes sense. However, more than one is unusual.

Other places thieves tend to hide merchandise include, strollers, clothing, umbrellas, even inside bags with items they paid for. I once caught a shoplifter in my store who bought a pair of shoes and then went back into the hosiery department and was stuffing socks and belts into the bag. Had I not been paying attention, no one would have stopped them. Think about it; the other employees simply would have seen a woman with one of our shopping bags leaving the store. That's not unusual.

Here are some other signs someone might be a shoplifter:

- Paying more attention to the employees than the merchandise.
- Picking up random items and "pretending" to look at them.
- Walking the opposite direction of employees. Each time you move - they move.
- If you are an apparel store, watch the number of items they take into the dressing room and check that count when they exit.

Use Preventive Measures

One of the most effective tools to prevent shoplifting is good store management. Retailers should also use store layout, adequate inventory controls and follow common security practices to combat shoplifting. Many times when I visit a retail store, I find so many "hidden" places in the store. In other words, an employee cannot see what a customer is doing. Not only is it a bad idea to block all views for shoplifting, it also impacts your ability to service.

And speaking of service, the best way to prevent theft is through proactive service. If an employee is actively engaged with a customer, then it is very hard for the thief to steal. He or she knows she is being watched. Use customer service to prevent shoplifting, it's your best weapon.

Keeping your store merchandised well is a big help in the fight against shoplifting. If you have disorganized shelves, how would you know someone stole from you? Empty space on a shelf or display table should be a big signal something is wrong. But only if you are focused on merchandising.

Stopping Shoplifters

It is important to plan store policies and procedures for shoplifting early in the business planning process. You hope it will never happen in your store, but the truth is - it will. And when it does, retailers and their staff should be prepared to handle the situation. Take the following into consideration when writing your shoplifting policies.

- How do you approach a customer you suspect?
- How do you confront the suspect? or Is your policy to not confront?
- Who do you call or contact?
- What documentation do you need?

Make sure that you take time to role-play with your employees the proper procedures. This is not something they should "shoot from the hip." Train them well.

Retailers are constantly struck by outside influences out of their control. And the truth is, shoplifters are not professionals. Only 3% of shoplifters are true "professional thieves." But you can control your methods of loss prevention. Preventing shoplifting, stopping employee theft and reducing shrinkage can help ensure the retail store is keeping the most revenue possible.

Boards and Committees

- [Charter Commission Meeting](#)
November 13, 2018, 7:00 PM - 8:30 PM @ Conference Room 306
- [Zoning Board of Appeals](#)
November 13, 2018, 7:00 PM - 8:00 PM @ Commission Chambers
- [Historic District Commission](#)
November 14, 2018, 7:00 PM - 8:30 PM @ Commission Chambers
- [Planning Commission](#)
November 7, 2018, 7:00 PM - 8:00 PM @ Commission Chambers
- [Charter Commission Meeting](#)
November 27, 2018, 7:00 PM - 8:30 PM @ Conference Room 306

City Commission

- [Finance Policy Meeting](#)
November 5, 2018, 6:30 PM - 7:30 PM @ Commission Chambers
- [City Commission Meeting](#)
November 5, 2018, 7:30 PM - 8:30 PM
- [Finance Policy Meeting](#)
November 19, 2018, 6:30 PM - 7:30 PM
- [City Commission Meeting](#)
November 19, 2018, 7:30 PM - 8:30 PM @ Commission Chambers

Community Development Block Grant/CDCs

- [Columbus Avenue Citizens District Council](#)
November 21, 2018, 6:00PM - 7:00PM@Conference Room 306
- [Northwest Citizens District Council](#)
November 21, 2018, 6:00PM – 7:00PM@Lindsay School
- [Midland/Salzburg Citizens District Council](#)
November 15, 2018, 7:00PM – 8:00PM @Bay County Community Center
- [South End Citizens District Council](#)
November 15, 2018, 7:00PM – 8:00PM @ Bay County Child & Senior Center
- [Northeast Citizens District Council](#)
November 28, 2018, 6:00 PM - 7:00 PM @ Conference Room 317

Holiday - City Offices Closed

November 22, 2018 - November 23, 2018 @ Bay City City Hall

Thanksgiving - Sanitation Collection delayed one day on Thursday (11/22). Crews working Friday (11/23) and Saturday (11/24).

