

SPRING 2010

THE ADVISOR

“A QUARTERLY NEWSLETTER FOR THE CLIENTS AND FRIENDS OF A.A.S.C.O.”

INSIDE THIS ISSUE

- ◆ Fire Safety Tips
- ◆ What To Do If You Suspect A Break-In
- ◆ When Did You Last Do A Home Inventory?
- ◆ Safety Tips For Travelers

Dear Valued Customer,

Welcome to our Spring Newsletter. As always we have tried to include helpful tips to make your life more secure.

We also want to make you aware of concerns involving VOIP and FIOS. If you have changed or are considering changing to VOIP or FIOS for your telephone service, please see our website www.okaasco.com, Our Company tab, News drop down. The article: **Are You considering FIOS or VOIP?** has some interesting information and important concerns to contemplate when shopping telephone services.

To our Anne Arundel County Clients:

The Anne Arundel County Police are requiring alarm users to register their alarm systems. To review this procedure and obtain a form please visit their website www.aacounty.org/police. Please call Ronnie if you have any questions, (410) 766-8336 ext. 21.

Sincerely,

Thank You For Your Referrals



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Burglary Basics: Become A Criminal

One of the easiest ways to gain the upper-hand on a would-be criminal is to look at your home and lifestyle as if you were a “bad guy” targeting the house you live in for a burglary.

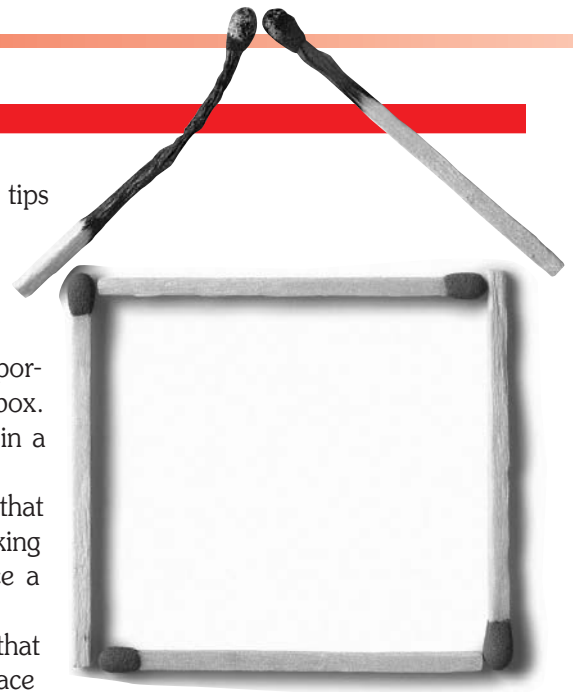
Since most burglars prefer to enter an empty house, and get in and out quickly, the first thing you would look for is telltale signs that indicate no one is home. Dead giveaways include: garage door open, no cars and no noise. Even if you don't have a garage, the absence of vehicles can be a sure sign that no one is home.

If you were a criminal, the next thing you would probably do is go to the front door and knock or ring the doorbell. Again, if there's no answer and no noise inside, the better your prospects become. Next, you'd probably walk around to the back, checking all of the doors and windows as you go, hoping to find an open or unlocked entry point. It's just (Continued on Back Page)

FIRE SAFETY TIPS

Like the old saying goes, it's better to be safe than sorry. So, here are ten tips for protecting your family and valuables from fire.

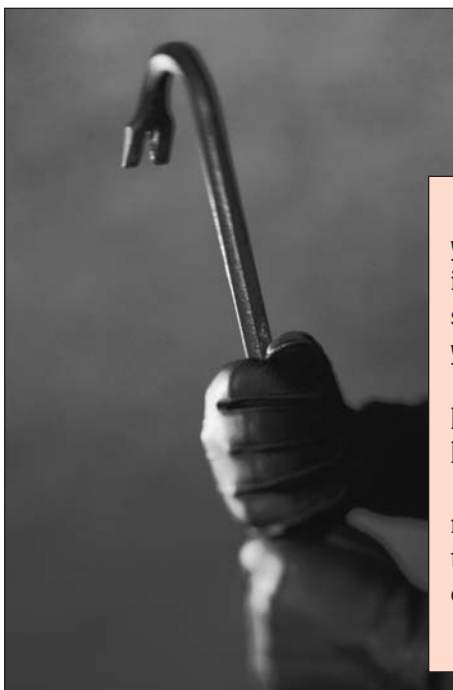
1. Inspect your home for fire hazards. Check with your local fire department's fire prevention unit to see if they conduct home inspections. Make certain all combustible items are at least three feet from any heat source.
2. Protect your belongings. Except when you need them elsewhere, important papers should be stored in a fire-resistant storage unit or safe deposit box. Take photos of your valuables and store them along with written descriptions in a safe place.
3. Regularly schedule "system checks" with us so that you can be assured that both your security system and smoke/fire/gas detection units are in good working order. Change the batteries in any non-system smoke detectors at least once a year. Test your smoke detectors often. Clean with canned air once a year.
4. Plan and practice a fire escape plan with your family. Draw diagrams that map-out at least two escape routes from every room. Designate a meeting place outside the home where all family members will gather in the event of a fire. Make sure everyone knows where the fire extinguishers are kept.
5. If you, or a family member, smokes cigarettes, make certain that common sense prevails. Smoking is the leading cause of fatal home fires.
6. Sleep with bedroom doors closed. The majority of fatal home fires happen between midnight and 8:00 am. Closed bedroom doors can prevent suffocating smoke and combustible gasses from spreading, and give everyone more time to escape.
7. Get out fast, and stay out! Focus all of your attention on getting you and your family out alive. Never go back into a burning building to try to save possessions.
8. Feel doors before opening them. Touch the door surface, door knob and the cracks along the sides of the door. If you feel heat, don't open the door. Use your second way out.



9. Crawl low under smoke. Smoke causes more deaths than fire. If you must go through a smoke-filled area, crawl on your hands and knees and crawl quickly under the smoke to the exit.

10. Stop, drop and roll, if your clothing catches fire. Don't run.

Your local fire department can provide more details about fire safety around the home and ways to survive a fire emergency. They'll also gladly give you advice about escape plans and fire extinguishers. ❖



What To Do If You Suspect A Break-In

It's every homeowner's nightmare—but, do you know what to do if it happens to you? Just suppose that you return home and you suspect that someone has broken in. Perhaps your security alarm is ringing, or that door you are certain was locked is standing wide-open, or, the door frame is all "chewed-up" with pry-marks. What do you do?

The answer is simple: get away from the house immediately. This is no time to let curiosity or heroics get the best of you. Immediately leave and go to a neighbor's house and call the police at once.

Be prepared to describe what aroused your suspicion, as well as any vehicles you may have seen parked near your home. Let them know exactly where you are and then stay there until they arrive on the scene, even if it takes what will seem like forever for them to get there.

Never, under any circumstances, return to your home before the police arrive. ❖



When Did You Last Do A Home Inventory?

If your home is struck by a burglar or a fire, an up-to-date home inventory will make it easier to deal with police and your insurance company. Without an up-to-date inventory, you'll have to create a list of all your property from memory.

Fortunately, creating a home inventory isn't nearly the time consuming task it used to be. Creating an inventory and keeping it current prepares you for possible losses—and, it can also help you prevent losses from happening. As you inventory your possessions, you'll become more aware of their vulnerability. Then you can take steps to make them more secure.

The easiest way to inventory your home is with a video camera. As you photograph your possessions, describe them, including their value and whether or not they are marked with ID or serial numbers. Go room by room, including the garage, attic and basement. Be sure to include jewelry, clothing, stamp and coin collections, CD and record collections, silver, tools, electronic equipment and anything else of significant value.

Another way to do an inventory is with a pad of paper and a still camera. Again, take photographs of everything and write down the details.

Once you've documented everything, it's a good idea to formalize your inventory. Many insurance companies offer home inventory forms. Also, there are computer software packages specifically designed for home inventory applications. Whatever method you choose, you should record key information about each item, including: complete descriptions—make, model and serial numbers—and estimated values.

Next, keep your written and photographic inventory in a safe place, such as a good quality fire-resistant file or in a bank safe deposit box. Keep at least one copy away from your home. If you plan to travel, it's a good idea to give a copy of your home inventory to a trusted neighbor or relative. That way, if there is a loss while you're away, they can report what's missing or damaged to the police or your insurance company.

When you consider the alternative, taking the time to create a home inventory before it's needed makes very good sense. ❖

Safety Tips For Travelers



Whether it's an annual vacation jaunt, or part of your work routine, in recent years security has become an increasingly important concern for all travelers. Here are some suggestions that can help make everyone safer travelers:

When traveling, always put a business address on your luggage tags. Never use your home address on luggage tags when traveling. Local baggage handlers could easily make note of the address and pass it along to criminal associates.

Whenever you leave your room, always leave a radio or television playing just loud enough to be heard in the hallway outside your door. Also, always put out the "Do Not Disturb" sign on your door. These two measures are often enough to discourage anyone with a master door key from entering your room to have a look around for valuables.

When traveling, leave expensive jewelry, such as diamonds, pearls, watches, etc., at home. Nothing attracts the eye of would-be criminals quicker than flashy, genuine accessories.

If you suspect you're being followed as you approach your room, continue walking down the hallway past your room, until the person behind you enters his or her room. Or, you can act as if you suddenly remembered something you forgot to do and quickly reverse your path and return to the elevator area.

Traveling should be as hassle-free as possible. These simple precautions can help put you and your family into a safety zone at your temporary home away from home. ❖



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Burglary Basics: Become A Criminal

(Continued from Front Cover)

that simple—and, in fact, that is exactly the modus operandi in the majority of home burglaries.

So, now that you have the “knowledge” of how burglars operate, you also have the power to defeat them. First, if you haven’t done so already, make sure that you display our alarm system warning decals prominently at all major points of entry. Window decals and yard signs are a proven deterrent.

Next, always make every attempt to give your home an occupied appearance—especially when you are away. Don’t leave garage doors open to reveal “no vehicles,” even if you’ve just gone on a 10 minute errand! Don’t leave first floor doors or windows open or unlocked! And, if you’re going out for an evening, turn on your lights as normal so your home looks occupied. Another good idea is to place a battery-powered radio near your front door and play it loud enough to be heard outside when you’re away.

Simple precautions, you bet—but more than enough to cause the average burglar to look elsewhere for an easier target. ❖

Playground Safety

According to a recent study, nearly all playgrounds contain hidden hazards that pose a threat to children. If you accompany your children, or grandchildren, to the local playground, here are some of the statistics you should be aware of.

Nearly 85 percent of all playgrounds surveyed lacked adequate protective surfaces that would reduce the number of injuries in the event of a fall.

Nearly 46 percent of all playgrounds surveyed had head entrapment hazards that could lead to strangulation.

On a positive note, nearly 90 percent of all playgrounds surveyed had replaced hazardous wooden and/or metal swing seats with safer non-rigid seats.

Statistically, the study found that fractures, sprains and dental injuries are reported most frequently, and that most of these were the result of either falling from or tripping on playground equipment.

Other causes of injuries included entanglement of clothing, head entrapment, impacts with moving equipment parts, and equipment failures and tip-overs.

When you accompany children to a playground, look for safe, well-maintained equipment and a surface adequately cushioned with materials such as pea gravel, sand, mulch, wood chips or rubber. Also, one of the best ways to protect a child at a playground is to never let them out of your sight and supervise him or her to help prevent injuries. ❖