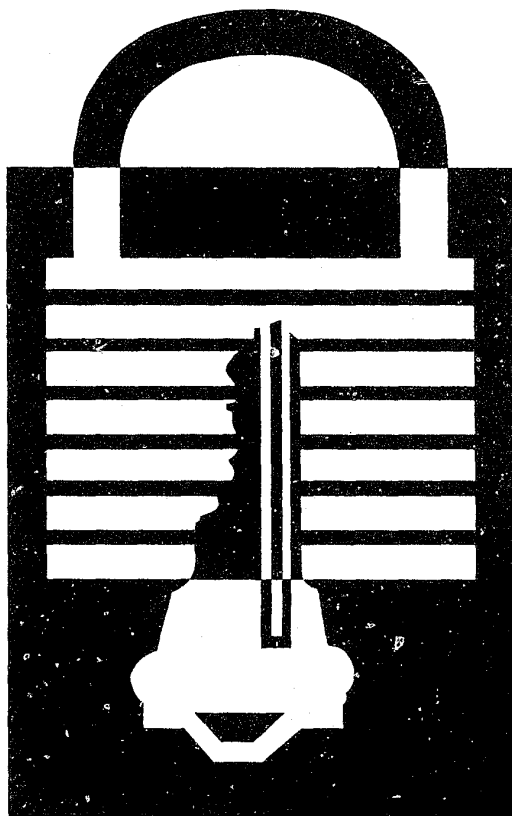


**SMA**

**SMALL BUSINESS ADMINISTRATION**

**SMALL MARKETERS AIDS No.134**

**WASHINGTON D.C.**



**PREVENTING  
BURGLARY  
AND ROBBERY LOSS**

18450

## SUMMARY

Small stores are prime targets for burglars and holdup men. Seeking dark and easy-to-enter stores, burglars usually operate at night. Attracted by careless displays of cash, *holdup men* often strike at opening or closing time or when customer traffic is light.

Because you may be the next victim of a *robbery* or a *burglary* in your area, you should be aware of the precautionary measures that are available to lessen the impact of these two crimes. This *Aid* discusses some of them for both types of crime.

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## BURGLARY:

BURGLARY is any unlawful entry to commit a felony or a theft, even though no force was used to gain entrance.

Retailers whose stores have been broken into know that burglaries are costly. What these business owners may not be aware of is that the number of burglaries has doubled in the past several years and, therefore, they may be two-, three-, or four-time losers if the trend is not reversed.

Moreover, few burglars are caught. Almost 80 percent of all burglaries go unsolved. Police prevention and detection are difficult because of lack of witnesses or evidence to identify the criminal.

Prevention must start with the small merchant himself. He can use a combination of measures to protect his store from burglars. Among the things he can use are: (1) suitable locks, (2) an appropriate alarm system, (3) adequate indoor and outside lighting, and (4) a secure store safe.

In addition, the owners of high-risk stores—ones in areas with a reputation for rampant crime—should also consider using: (1) heavy window screens, (2) burglar-resistant glass windows, (3) private police patrols, and (4) watchdogs.

## LOCKS

Be sure to use the right kind of lock on your doors. In addition to being an obstacle to unwanted entry, a strong lock requires a burglar to force his way into the store. Under standard burglary insurance policies, evidence of a forced entry is necessary to collect on burglary insurance.

Most experts on locks agree that the PIN-TUMBLER CYLINDER LOCK provides the best security. It may have from 3 to 7 pins. Locksmiths caution, however, that a burglar can easily pick a lock with less than 5 pins. (There are a few non-pin tumbler locks that give high security, but you should check with a locksmith before you use one.)

Dead bolt locks should be used. They cannot be opened by sliding a piece of flexible material between the door edge and door jamb. (Dead bolt is a lock bolt that is moved positively by turning the knob or key without action of a spring.)

When you use a double cylinder dead lock, the door cannot be opened without a key on either side. This fact means that on a glass door there is no handle for a burglar to reach by merely breaking the glass. Such a lock also provides protection against "break-outs"—a thief concealing himself before closing time and breaking out with stolen goods.

Safeguarding entrance ways, especially the rear door, cannot be over emphasized. Bar the rear door, in addition to locking it, because many burglars favor back doors.

INSTALLING LOCKS. The best lock is ineffective if it is not properly installed. For example, if a lock with a  $\frac{5}{8}$ " long latch bolt is installed in a door that is separated from the door-jamb by  $\frac{1}{2}$ ", the effective length of the bolt is cut to only  $\frac{1}{8}$ ". Have a locksmith check the locks on your exterior doors to be sure that your locks give you the right protection.

KEY-CONTROL. To keep keys from falling into the hands of burglars, issue as few keys as possible. Keep a record on the keys you issue. Exercise the same care with keys as you would a thousand dollar bill by doing the following:

1. Avoid the danger of key duplication. Caution employees not to leave store keys with parking lot attendants, or in a topcoat hanging in a restaurant, or lying about the office or stockroom.
2. Keep your records on key distribution up-to-date so that you know what keys have been issued and to whom.
3. Whenever a key is lost or an employee leaves the firm, without turning in his key, re-key your store.
4. Take special care to protect the "master key" used to remove cylinders from locks.
5. Have one key and lock for outside doors and a different key and lock for your office. Don't master-key because it weakens your security.
6. Have a code for each key so that it does not have to be visibly tagged and only an authorized person can know the specific lock that key fits. Don't use a key chain with a tag carrying the store's address.
7. Take a periodic inventory of keys. Have employees show you each key so you will know it has not been lost, mislaid, or loaned.

## BURGLAR ALARMS

The silent central-station burglary alarm system gives your store the best protection. The reason: It does not notify the burglar as does a local alarm—such as a siren or bell—outside the store. A silent alarm alerts only the specialists who know how to handle burglaries.

In large cities, central alarm systems are available on a rental basis from private firms in this business; in small cities, they are often tied directly into police headquarters. Part of the cost for installing a silent alarm system will sometimes be defrayed by a reduction in your burglary insurance premium.

Although a building-type local alarm is cheaper and easier to install, it too often only warns the thief and is not considered by specialists to be as effective as a central stations alarm. Of course, if no central alarm service system is available, or such an alarm is not economically feasible, then by all means install a building alarm.

Whether your alarm is central or local, you have a wide choice of alarm sensing devices. Among them are radar motion detectors, invisible photo beams, detectors that work on ultrasonic sound, and vibration detectors. Also there is supplemental equipment, such as an automatic phone dialer. This phones the police and the store owner, and gives them verbal warning when an alarm is breached.

Each type of alarm has advantages in certain situations. For example, proximity alarms are often used on safe cabinets. You should seek professional guidance to get the best alarm for your needs.

## FLOOD YOUR STORE WITH LIGHTS

*Outdoor lighting* is another way to shield the store from burglary. Almost all store break-ins occur at night. Darkness conceals the burglar and gives him time to work.

Light frustrates his intent. By floodlighting the outside of your store on all sides you can defeat many burglars. All sides include alley entrances and side passageways between buildings where entry might be made.

Mercury and metallic vapor lamps are good for illuminating the exterior walls of a store. They are designed to withstand vandalism and weather—wind velocities up to 100 miles per hour. Some have a heat-tempered lens that cannot be broken with less than a 22 calibre rifle.

Some stores control their floodlights automatically with a photo electric eye system. It turns on the lights at dusk and turns them off at dawn.

*Indoor lighting* is also important. When a store is lighted inside, police officers or patrol cars can see persons in the store or notice the disorder which burglars usually cause. When the store is left dark, a burglar can see the police approaching, but they can't see him.

Policemen get to know the lighted stores and will check the premises when, and if, the light is off.

It is also important to arrange window displays so police patrols can see into the store.

## YOUR SAFE

Be sure the safe in which you keep your money and other valuables is strong enough to deter burglars. Police remind merchants that a file cabinet with a combination lock is *not* a money safe. Store money should be protected in a BURGLAR-RESISTANT MONEY CHEST—as such safes are properly called.

Insurance companies recognize the E SAFE as adequate for most merchant risks (except, in a few cities, where torch and explosive attacks on safes are common). Insurance companies give a sizeable reduction in premiums for use of the E SAFE. Over the years, the saving can pay the added cost of an E SAFE.

**LOCATING YOUR SAFE.** Putting a safe in the back of the store or where it is not visible from the street, invites burglary. Police recommend that the safe be visible to the outside street. Also the safe area should be well-lighted all night.

But visibility and lighting will be wasted effort if your safe can be carted off by a burglar. Weight is no guarantee that the safe can't be stolen. Safes weighing 2,000 pounds have been taken out of stores.

No matter what the safe weighs, bolt it to the building structure.

**LEAVE THE "CUPBOARD BARE."** Even when you use an "E" rated burglar-resistant money box, it is a good idea to keep on hand the barest minimum of cash. Bank all excess cash each day.

Leave your cash register drawer empty and open at night. A burglar will break into a closed one, and the damage to your register can be costly.

In addition to leaving the "cupboard" as bare as possible, use a silent central station alarm on your safe cabinet. When closing your safe at night, be sure to do the following:

1. Check to see that everything has been put into safe.
2. Make a note of the serial numbers on large bills taken in after your daily deposit.
3. Check to be sure that your safe is locked.
4. Activate the burglar alarm.

Make it a practice never to leave the combination of your safe on store premises. Change the combination when an employee who knows it leaves your firm.

## HIGH-RISK LOCATIONS

Some stores are in high-risk locations. These areas have a reputation for crime. Night after night, people break display windows and help themselves or force their way into stores.

Because many windows are smashed on impulse, you should minimize the chance of loss. If possible, remove attractive and expensive merchandise from the window at night. Many jewelry stores protect items left in the display window by secondary glass—a piece of heavy glass hanging on chains from the window's ceiling. Being non-fixed, the secondary glass is difficult to break even if the burglar smashes the display window.

If your store is in a high-risk location, you need to consider using heavy window screens, burglar-resistant glass, watch dogs, or private police patrols.

**HEAVY WINDOW SCREENS.** Heavy metal window screens or grating are an inexpensive way for protecting show windows. You store them during business hours. At closing time, you put the screens up and lock them in place.

**BURGLAR-RESISTANT GLASS.** When used in exterior doors, windows, display windows, and in interior showcases, this type of glass deters burglars. It has a high tensile strength that allows it to take considerable beating. It is useful in areas with riot problems.

Burglar-resistant glass is a laminated sandwich with a sheet of invisible plastic compressed between two sheets of glass. It mounts like ordinary plate glass and comes in clear, tinted, and opaque.

Of course, this type of glass can be broken with continual hammering—as with a baseball bat or sledge hammer. But it will not shatter. The burglar who is patient enough to bang a hole in the glass will find it bordered by a barrier of jagged glass icicles.

Even in prestige locations, burglar-resistant glass offers protection. It can be used in stores selling high value merchandise, such as cameras, furs, and jewelry.

**WATCHDOGS.** In larger cities, agencies offer watch dog service on a nominal hourly basis. An owner-manager can use these dogs on a spot check basis one or two nights a week to deter burglars. Word soon gets around that a store is using watchdogs, and burglars cross the store off their list. The sight and sound of an angry watchdog makes them afraid.

## ROBBERY:

**PRIVATE POLICE PATROLS.** A private police patrolman can be used to supplement the public police force when it is undermanned and overworked. A private patrolman can discourage burglars by checking the store during the night. Sometimes he may catch a burglar in the act; othertimes, he can discover the breakin shortly after it occurs. In either case, his prompt notice to the police increases the likelihood of catching the culprit and recovering your merchandise and money.

A private patrolman is also qualified to testify on the store conditions prior to a crime. This sort of testimony expedites the payment of insurance claims. In disasters, such as a flood or riot, he can initiate emergency measures.

He can also help you train your employees. His checks may reveal unlocked doors, open windows, and other signs of employee carelessness which he can help you correct.

ROBBERY is stealing or taking anything of value by force, or violence, or by use of fear.

Retailers who have been robbed several times are not surprised to learn that police call robbery the fastest growing crime in the Nation. Moreover, the greatest increase is in retail stores. Holdups there have increased 75 percent in the past several years.

Only about one third of the robberies in the United States are solved by identification and arrest. Even when robbers are caught almost none of the cash or property is recovered.

Robbery is a *violent* crime. The robber always uses force or the threat of force, and the victims are often hurt. In 65 percent of store holdups, he uses a weapon.

What can you do to reduce losses from robbery in your store?

Your first line of defense is training your people. How you handle your cash is also important. Two other vital defensive actions are: (1) you should use care in opening and closing your store and (2) you should use care when answering after-hours emergency calls.

## TRAINING TO REDUCE RISK

You should let each of your employees know what may happen if a robbery occurs. Train them on how to act during a holdup.

Emphasize the protection of lives as well as money. Warn each person that you want no "heroes." The heroic action by an employee or customer may end as a deadly mistake. The holdup man is as volatile as a bottle of nitro-glycerine. Handle him with the same care you would use with any explosive.

Instruct your people to do the following when, and if, they face a holdup man:

- (1) Reassure him that they will cooperate in every way.
- (2) Stay as calm as possible.

(3) Spend their time making mental notes on the criminal's build, hair-color, complexion, voice, what he is wearing, and anything that would make it possible to identify him. A calm accurate description of the thief can help bring him to justice. (Police advise that employees should not discuss or compare descriptions with each other but wait until the police arrive.)

You can provide a reference point to make descriptions accurate. Mark the wall or the edge of the door jamb in such a way that later the employee will be able to give a more accurate estimate of the

holdup man's height. Often the person who has been held up compares the criminal's height with that of another person in the store. The clerk ends up unconsciously describing this innocent person used for comparison, rather than the holdup man.

Instruct your employees not to disclose the amount of loss. The police and news reporters should receive such information only from you. When talking to reporters, play down the theft. Don't picture your store as being an easy mark with a great deal of cash on hand.

## DON'T BUILD UP CASH

Cash on hand is the lure that attracts a holdup man. The best deterrent is to keep as little cash in the store as possible. Another deterrent is camera equipment that photographs robbers.

Make bank deposits daily. During selling hours, check the amount of cash in your register or registers. Remove all excess cash from each register several times a day.

Do not set up cashier operations so that they are visible to outsiders. The sight of money can trigger crime. Balance your register an hour or two before closing—not at closing time. Make it a rule to keep your safe locked even during business hours.

When making bank deposits, use an armored car service, if practical. If not, you should take a different route to the bank each day and vary the time of the deposit. Obviously, the best time to make deposits is during daylight hours.

You should also vary the route you travel between the store and your home. Keep your store keys on a separate key ring. At least then, you won't be stranded by the loss of your car and personal keys.

## OPENING AND CLOSING ROUTINE

Opening or closing the store is a two-man job. When opening your store, station one person—an employee or your assistant—outside where he can observe your actions. You enter the store, check the burglar alarm to be sure it is still properly set, then move around in the store and look for any signs of unwanted callers.

You and your assistant should have an agreement on the length of time this pre-opening check is to take. Then if you do not reappear at the scheduled time, your assistant should phone the police.

The outside man should always know where the nearest phone is located. He should have a card in his wallet with the police phone number typed on it and coins taped to the back side of the card so that he has the right change to make the call.

When he calls the police he should calmly:

1. Give his name.
2. Give the name and address of the store.
3. Report that a holdup is in progress at the store.

Under normal conditions, the owner-manager would return to the entrance after finishing his store inspection and give the outside man a predetermined "all clear" signal.

Your night closing should be a similar routine. A few minutes before closing, you make a routine check of stockrooms, furnace room, storeroom, and other places where a thief might hide. A second employee should wait just outside the store until you have finished your inspection. If you drive to work, he should bring your car to a

location near the exit door. He should watch while you set the burglar alarm and lock the doors and windows.

## **BE CAUTIOUS ON NIGHT CALLS**

Whenever you receive an emergency call to return to the store at night, be careful.

First, never return to the store without first notifying someone that you are returning.

Second, if it is a burglar-alarm break, phone the police department and ask that a police car meet you at the store.

Third, if it is a repair problem, phone the repair company and have the service truck sent out before you leave home.

Fourth, if you arrive at the store and do not see the police car, or the repair truck, do not park near the store. And do not enter the store.

Fifth, make it a habit to verify *all* phone calls you receive after store hours, no matter where they originate. A careless slip on your part may be all the criminal is waiting for.

Following these precautions can mean the difference between life and death.

## **FOR FURTHER INFORMATION**

Readers interested in exploring further the subject of burglary and robbery losses may wish to consult the references given below. This list is brief and selective. However, no slight is intended toward authors whose works are not mentioned.

MODERN RETAIL SECURITY by S. J. Curtis. 1960. \$25. Charles C. Thomas, 301 Lawrence St., Springfield, Ill. 62703

CRIME IN A CHANGING SOCIETY by Howard Jones. Pelican Paperbook, A 692. 95 cents. Penguin Books, Inc., 3300 Clipper Mill Rd., Baltimore, Md. 21211

CRIME IN THE UNITED STATES by J. Edgar Hoover. 1965. Beacon Paperback. \$1.45. Beacon Press, 25 Beacon St., Boston, Mass. 02108

**END**

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