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REALTOR® SAFETY

A Special Edition Of *GMNBR News* In Observance
Of NAR REALTOR® Safety Week

Safety Week 2007

September 9-15, 2007



Greater Manchester/Nashua Board Of REALTORS® Recognizes REALTOR® Safety Week

Every year, REALTORS® around the country are threatened, robbed, or physically or sexually assaulted while fulfilling the everyday requirements of their jobs. Some even lose their lives. By learning from these unfortunate and sometimes tragic incidents, we REALTORS® can make adjustments to the way we do business and avoid violent crimes.

Now more than ever real estate agents often face more on-the-job risks than many other business professionals, due to frequent contact with unfamiliar people in isolated locations.

One survey conducted by the NATIONAL ASSOCIATION OF REALTORS® (NAR) showed that more than half of all respondents reported that they had experienced safety concerns, incidents or harassing situations on the job.

Personal safety on the job, including working in the office, at open houses and property showings, client meetings and traveling to appointments, should be a constant priority for every REALTOR®.

That's why the Greater Manchester/Nashua Board of REALTORS® (GMNBR) will be actively promoting awareness of the fifth annual REALTOR® Safety Week, officially designated by NAR as September, 9-15, 2007.

During this week, GMNBR's efforts will focus on promoting safety and educating REALTORS® about the safety challenges they face, offering possible solutions for

avoiding high-risk situations and dealing with unexpected danger. It is our goal to give each and every one of our members the knowledge and awareness they need to empower them to work with confidence.

This special edition of the *GMNBR News* will highlight important safety messages for our members to use during Safety Week, and throughout the year. Inside you will find valuable information about the unique safety issues REALTORS® face, and tips offering solutions for avoiding risky situations and dealing with unexpected danger.

Educating our members can literally mean the difference between life and death. Although Safety Week is only seven days of the year in September, GMNBR's commitment to its members' personal safety is ongoing all year long.

This newsletter is designed to promote safety awareness and to help educate you on ways to ensure your personal safety and avoid risks on the job, at home and on the road. We ask that you please review the materials enclosed and keep this issue of *REALTOR® Safety* as a point of reference throughout the year.

For more information about REALTOR® Safety, or other issues, please contact GMNBR, (603) 668-1054 / info@gmnbr.org or visit our website, www.gmnbr.org. Please also remember that you can access a wealth of information and resources on NAR's REALTOR® Safety Week, and other topics, on the NAR website, www.realtor.org.

Safety at Open Houses

An open house can be a great sales tool, but it also exposes you to numerous unfamiliar people at once.

Take these steps to stay safe:

- Ⓡ If possible, always try to have at least one other person working with you at the open house.
- Ⓡ Call the local police department and ask them to have a squad care drive by during your open-house hours.
- Ⓡ Check your cell phone's strength and signal prior to the open house. Have emergency numbers programmed on speed dial. Carry an extra, fully charged cell phone battery (if possible).
- Ⓡ Upon entering a house for the first time, check all rooms and determine several "escape" routes. Make sure all deadbolt locks are unlocked to facilitate a faster escape.
- Ⓡ Make sure that if you were to escape by the back door, you could escape from the backyard. Frequently, high fences surround yards that contain swimming pools or hot tubs.
- Ⓡ Place one of your business cards, with the date and time written on the back, in a kitchen cabinet. Note on it if you were the first to arrive or if clients were waiting.
- Ⓡ Have all open house visitors sign in. Ask for full name, address, phone number and e-mail.
- Ⓡ When showing a house, always walk behind the prospect. Direct them; don't lead them. Say, for example, "The kitchen is on your left," and gesture for them to go ahead of you.
- Ⓡ Avoid attics, basements, and getting trapped in small rooms.
- Ⓡ Notify someone in your office, your answering service, a friend or a relative that you will be calling in every hour on the hour. And if you don't call, they are to call you.
- Ⓡ Inform a neighbor that you will be showing the house and ask if he or she would keep an eye and ear open for anything out of the ordinary.
- Ⓡ Don't assume that everyone has left the premises at the end of an open house. Check all of the rooms and the backyard prior to locking the doors. Be prepared to defend yourself, if necessary.

If you are showing model homes, here are some tips that can help keep you safe:

- Ⓡ If possible, always try to have at least one other person working with you at the home.
- Ⓡ When a person comes through the office to view a model home, have them complete a guest register that includes their full name, address, phone number and e-mail.
- Ⓡ Keep your cell phone and your car keys with you at all times. Keep your handbag locked in the trunk of your vehicle.
- Ⓡ When closing the model homes for the night, never assume that the home is vacant. Check the interior of the house prior to locking the doors, working from the top floor to the bottom, back of the house to the front, locking the doors behind you. Be familiar enough with each home to know the exits. Be aware of your surroundings. Be prepared to protect yourself.

Showing and Managing Commercial Property

Managing and showing commercial properties may be one of the most potentially dangerous careers in real estate. You're typically showing a vacant property to a prospective customer, and may be far from other people and buildings, putting you in a vulnerable position. Here are several steps you can take to protect yourself before you set foot on the property:

- Ⓡ Communication plays a vital role when you're showing vacant property. Know who you are dealing with. Insist that you have information recorded both at the office and with you about the client.
- Ⓡ Notify a colleague of your schedule and whereabouts.
- Ⓡ Be sure your cell phone is serviceable in the area in which you are showing the property.
- Ⓡ When the property is vacant, be aware of the time of day you are showing it. Showing a property at dusk or after dark, with no electricity on in the space you are showing, is not advisable.
- Ⓡ Get to know all prospective clients before showing the property. Use your intuition. If you feel uneasy, have someone else come along or don't show the property.
- Ⓡ Have policies in place regarding rental collection and disposition of a property. All of the real estate safety practices are applicable in commercial sales and property management, and are even more relevant since you are usually dealing with vacant locations. Be sure to review all the safety awareness procedures and implement the best measures to provide protection from assailants.

The 10-Second Rule

One of the most common reasons that people find themselves in dangerous situations is that they weren't paying attention. Take a few precious seconds during the course of your day to assess your surroundings.

Take 2 seconds when you arrive at your destination

- Is there any questionable activity in the area?
- Are you parked in a well-lit, visible location?
- Can you be blocked in the driveway by a prospect's vehicle?

Take 2 seconds after you step out of your car

- Are there suspicious people around?
- Do you know exactly where you're going?

Take 2 seconds as you walk towards your destination

- Are people coming and going or is the area unusually quiet?
- Do you observe any obstacles or hiding places in the

parking lot or along the street?

- Is anyone loitering in the area?

Take 2 seconds at the door

- Do you have an uneasy feeling as you're walking in?
- Is someone following you in?

Take 2 seconds as soon as you enter your destination

- Does anything seem out of place?
- Is anyone present who shouldn't be there or who isn't expected?

10 Seconds TOTAL

Taking in your surroundings lets you spot and avoid danger. Make it a habit. Then share it with someone else.

Fight or Flight? ~ Consider the Best Response to a Physical Attack

If you were to find yourself alone in a property with a client who indicated they wanted to harm you or rob you, what would you do? Would you put up a fight or try to escape?

It isn't pleasant to think about, but it's important to know the facts. Experts agree that when escape is an option, that is the route you should take. Remember, your primary goal in any incident is to escape from the danger and call for help.

When faced with menacing behavior, you should first try to find a discreet way of removing yourself from the situation. Try to avoid triggering the emotion a predator might use to justify an attack. For example, you can say that you need to step outside to make a phone call and then don't come back inside.

If an attack does occur, trust yourself and stay as calm as possible. Think rationally and evaluate your options. There is no single right way to respond to a confrontation, because each situation is different. Your response should depend on the circumstances: the location of the attack, your personal resources, the characteristics of your assailant and the presence of weapons.

There are many strategies that are effective, but you must rely on your own judgment to choose the best one.

No resistance: Not resisting can be the proper choice in a given situation. An attacker with a gun or a knife may put you in a situation where you think it is safer to do what he or she says. If someone tries to rob you, give up your property, not your life.

Stalling for time: Appear to go along with the attacker. This might give you time to assess the situation. When his guard is down, try to escape.

Distraction and then flight: Obviously you should try to get away, but whether you can depends on many things, including your shoes and clothing, physical stamina, the terrain and how close your predator is.

Verbal assertiveness: If someone is coming toward you, hold out your hands in front of you and yell "Stop!" or "Stay back!" Criminals have been known to leave a victim alone if he or she yelled or showed that he or she was not afraid to fight back.

Physical resistance: If you decide

to respond physically, remember that your first response should be to flee the area or the home. Act quickly and decisively to throw the attacker off guard while you get away. Your personal safety is your first priority. Property can be replaced, but the value of your life and health is beyond measure. Also, you should familiarize yourself with your state's laws concerning self-defense, including the issue of what is proper or improper use of force to defend yourself during an attack.

Observation: Be sure to make an effort to get an accurate description of your attacker. Even the smallest details may give authorities a clue to finding the suspect.

Make a conscious effort to get an accurate description of your attacker (s). Even the smallest details may give authorities a clue to finding the suspect. Janee Harteau and Holly Keegel, the authors of "A Women's Guide to Personal Safety" say that you should tell authorities everything that occurred and what was said during the incident, including the things that may seem unimportant.

Cell Phone Safety

Your mobile phone can be a lifeline for situations from car breakdowns and getting lost on your way to a property showing, to potentially threatening situations. Keep a fully charged phone with you during your workday and after work, including while you're showing a property or hosting an open house.

Here are some “do’s and don’t’s” for making the best use of your cell phone:

- Ⓡ To best prepare for an emergency, pre-program important numbers into your phone. These may include your office, your roadside assistance service or garage, and even 9-1-1.
- Ⓡ In case you are incapacitated in an emergency such as a car accident, you can help responders identify who they should contact by using the acronym “I.C.E.” In case of emergency. Simply enter “ICE” before the name of the person or people you want contacted, such as “I.C.E. Larry.” This is becoming an accepted standard across the U.S.
- Ⓡ Be careful about giving out confidential information, such as bank account numbers, over the phone. Eavesdropping is a genuine problem for users of analog cell phones and cordless phones. The FM radio signals these phones transmit are easily monitored using readily available radio receivers, commonly called scanners. Digital cellular and cordless phones are dramatically less vulnerable to eavesdropping. Also be aware of your surroundings and eavesdroppers when talking on your cell phone in public.
- Ⓡ **Use speed dialing.** Program frequently called numbers and your local emergency number into the speed dial feature of your phone for easy, one-touch dialing. When available, use auto answer or voice-activated dialing.
- Ⓡ **Never dial while driving.** If you must dial manually, do so only when stopped. Pull off the road, or have a passenger dial for you.
- Ⓡ **Take a message.** Let your voice mail pick up your calls in tricky driving situations. It's easy to retrieve your messages later on.
- Ⓡ **Know when to stop talking.** Keep phone conversations brief so you can concentrate on your driving. If a long discussion is required, if the topic is stressful or emotional, or if driving becomes hazardous, end your call and continue when you're not in traffic.
- Ⓡ **Know when to pull over.** If you need to make a call or answer an incoming call that requires your attention, stop driving. Pull over in a safe and convenient location before taking your eyes off the road.
- Ⓡ **Keep the phone in its holder.** Make sure your phone is securely in its holder when you're not using it.
- Ⓡ **Don't take notes while driving.** If you need to jot something down, pull off the road.

Using Your Phone Behind the Wheel:

When it comes to cell phone safety, the best tip of all is: Don't make or accept cell phone calls while you're driving. This has been proven to be a distraction and, in fact, many states and cities have laws prohibiting using a cell phone while driving. But if you must, and are legally permitted to use your phone while driving, follow these for best safety practices:

- Ⓡ **Keep your hands on the wheel, not on your phone.**
- Ⓡ **Keep your eyes on the road.** Learn how to operate your phone without looking at it. Memorize the location of all the controls, so you can press the buttons you need without ever taking your eyes off the road.
- Ⓡ **Practice off-road.** If your phone is new, practice using it—including the voice mail system—before you use it while driving.
- Ⓡ **Use a hands-free unit.** A hands-free unit lets you keep both hands on the wheel while you talk on the phone. Attach the microphone to the visor just above your line of vision, so you can keep your eyes on the road.
- Ⓡ **Stay in your lane.** Don't get so wrapped up in a conversation that you drift into the other lane. Pull into the right-hand lane while talking, so you only have to worry about traffic to the left.

Safety Scenario ~ What Would You Do?

Safety Scenario # 1

Marcos stops by the office one night to prepare materials for the following day's appointments. The office is empty, dark and locked when he arrives. After letting himself in, he goes to the back room to make photocopies. Suddenly he hears the front door open. Thinking it might be another agent, he calls out, "Hello?" No one answers.

What would you do in this situation?

How could this situation have been avoided?

Safe Marketing Is Smart Marketing

Consider these tips in preparing or updating information you use to gain business:

- Ⓡ All of your marketing materials should be polished and professional. Don't use alluring or provocative photography in advertising, on the Web or on your business cards. There are many documented cases of criminals actually circling photographs of their would-be victims in newspaper advertisements. These victims were targeted because of their appearance in their photographs.
- Ⓡ Limit the amount of personal information you share. Don't use your full name with middle name or initial. Use your office address rather than your home address—or list no address at all.
- Ⓡ Make phone numbers hard to trace. Rather than use your personal cell phone or home phone number—which can be typed into some Web sites to find your home address—consider using a toll-free number. This can't be traced and prospects may appreciate the free call. You can have calls to this number automatically forwarded to any phone. Alternatively, you can block your own phone number from showing up on caller ID. Ask your telephone company if they can permanently add caller ID block to your line. (Note that they may charge a fee for this service.) Or you can dial “*67” before you dial the number. If you have caller ID blocked permanently, dial *82 to unblock for a given call.
- Ⓡ Concentrate on your professional proficiency rather than personal information in newspapers, resumes and business cards.
- Ⓡ Be careful how much personal information you give verbally as well. Getting to know your client does not need to include personal information about your children, where you live and who you live with.

REALTOR® Safety Tips To Remember

On the Job

- Ⓡ Meet all new clients at your office, verify their identity, and whenever possible, avoid being at the office alone.
- Ⓡ When meeting a client, always let someone know where you are going and who you are meeting, including the client's name and phone number.
- Ⓡ Always have your client walk in front of you when viewing a property. Rather than lead the way, direct them from behind.
- Ⓡ Keep a fully charged mobile phone at your side at all times; program emergency numbers into speed dial.
- Ⓡ Try to plan your ATM visits during the day, and choose an ATM location in a busy public place.

At Home

- Ⓡ You should have a deadbolt lock with a full one-inch bolt on all entry doors to your home, and inside the door to your home office.
- Ⓡ Even with a regular telephone in your home office, keep a fully charged mobile phone with you at all times.

On the Road

- Ⓡ Make sure you know your route to and from each property you visit.
- Ⓡ When you're alone getting into your car, the first thing you should do is lock the doors.

How to Set up a “Distress Code” System

An important part of ensuring that you stay safe on the job, on the road and at home is preparing some “safety nets” in advance. One such precaution is having a distress code system in place.

Establish a voice stress code, a secret word or phrase that is not commonly used but can be worked into any phone or in-person conversation for cases where you feel that you are in danger. Use this if the person you are with can overhear the conversation, but you don't want to alarm them.

The distress code could be something as simple as “Hi, this is Jane. I'm at [address]. Could you e-mail me the red file?” You can make up your own distress code, i.e. DOG FOOD (when you don't have a dog) or I'm going to MAYDAY Lane (and there is no Mayday Lane). IT may make the most sense for everyone in your office to share a single distress code; this will be easiest to remember for everyone.

The colleague who receives your distress code will be alerted that you may be in danger. With your pre-arranged signal, they will know to call 9-1-1 on your behalf, or, after asking a few careful questions, can arrange to meet you so that you are not alone, or call you back and ask you to leave to respond to an “emergency situation.”

The distress code should be used if you are uneasy, but do not feel you are in danger. If you are in immediate danger — leave the area and stop the car, or jump out of the car at the next stop.

Do not hesitate to call 911 in an emergency.

Authorities agree that most rapists and thieves are looking for easy targets. Be assertive and leave a dangerous situation early, but have a distress code for times you feel uneasy. Share and practice your distress code with your office, your colleagues and your family and friends.

Safety At Home

Many real estate professionals have home offices. Whether you work at home or not, you might want to consider additional steps to secure your home. Here are a few tips:

- Ⓜ Consider investing in an alarm system if you don't already have one. If you do, make sure you have a panic button feature you can easily use in the room you use as an office.
- Ⓜ Your home should have deadbolts with full one-inch bolts on all entry doors. These should be installed in addition to existing locksets. If you have a door with glass panels within three feet of the lock, you should have a double-cylinder deadbolt, which requires a key on both sides so that a burglar cannot simply break the glass and reach through to unlock the door. If a door has conventional glass panels, consider replacing them with shatterproof glass or with polycarbonate material.
- Ⓜ If you have just moved in to a house or apartment, have all locks re-keyed immediately.
- Ⓜ If you must provide copies of your keys to housekeepers, contractors or other workers, be sure to give as few keys as possible — for example, just one key that opens one door. If you terminate a worker who has your key, consider changing the lock, even if you get your key back.
- Ⓜ Place a wooden rod in the track of a sliding glass door so it can't be opened from outside. To prevent sliding doors from being lifted from their frames, install shims along the top frames; these fit in the tracks between the top of the door and frame and prevent the door from being raised high enough to be removed.
- Ⓜ Pay special attention to your basement windows. Bushes or trees may hide these windows, providing a place for criminals to work without being seen. Consider reinforcing the windows with security bars, wire mesh or Plexiglas.
- Ⓜ Install a deadbolt lock on the door of your office, so that it becomes a "safe room" that you can lock yourself into if you are threatened. If the office is on an upper floor, plan an escape route from the room; consider keeping a rope ladder in the room.
- Ⓜ Make sure all porches, entrance areas, and yards are well lit. Turn on exterior lights when you're home at night, plus interior lights when you're away in the evening.
- Ⓜ Prune any shrubbery that hides doors or windows. Remove tree limbs that allow access to reach second story windows.
- Ⓜ Don't hide house keys in mailboxes, planters or under doormats. Never put your name on your key chain — this creates an easy way for someone to figure out where you live, and then would have access to your home and car.
- Ⓜ Keep garage windows covered. There is a lot about your garage you don't want potential criminals to know about — such as whether someone is home, or if there are tools or ladders available to help break into your home. If you have an attached garage, make sure the door that connects your house to the garage is a solid core exterior door with a deadbolt lock.
- Ⓜ If you're going to be away for two days or more, suspend deliveries of newspapers, bottled water and other delivery items.
- Ⓜ Even though you have a telephone in your home office, keep a charged mobile phone with you at all times. Program any emergency phone numbers as speed-dials on your office line as well as your mobile phone.
- Ⓜ For a detailed security analysis of your home, contact a bonded professional locksmith who is an accredited member of a National Locksmith Association. Finally, your police and sheriff's department will be glad to help when needed. Call them immediately if you see, hear or have a good reason to suspect that a crime is being committed.

Safety Scenario ~ What Would You Do?

Safety Scenario #2

Marilyn is showing a model home in a new development to a new client, early on a Saturday before the main sales office opened for the day. She arrives first, unlocks the home and begins showing it to the client. Once they get to the master bedroom, the client tells Marilyn to give him all her money and lie on the ground. She isn't carrying any cash, but the attacker takes Marilyn's wedding ring and a necklace and earrings, as well as her car keys and mobile phone.

What would you do in this situation?

How could this situation have been avoided?

Safe Steps for Meeting a New Client

Here are 10 steps you can follow to help take the risk out of meeting prospects and clients:

- Ⓡ Make sure you are not alone in the office when meeting someone. If you are alone, call a friend or colleague before the client is due to arrive and ask them to call and check on you 15 minutes into the visit. Then call them back when the person has left your office.
- Ⓡ Ask each new client to stop by your office and complete a Prospect Identification Form, preferably in the presence of an associate.
- Ⓡ When the person arrives, get the make, model and license number of their car. Check this information yourself—don't just take their word for it. You can do this discreetly by watching them drive up, glancing out at their car, or checking it when you leave the office.
- Ⓡ Use a registration book for all clients and other visitors. Be careful to make sure that everyone signs in.
- Ⓡ Photocopy the client's driver's license and retain this information at your office. Legitimate clients should not mind you copying their driver's license. People freely show their licenses to the clerk at the grocery store when they write checks, and we show their IDs to rent a movie. Be sure to dispose of this sensitive information properly when you are finished with it.
- Ⓡ Get personal references as well as employment and home information. Then check all references and verify employment and current address. Check county property records to confirm ownership.
- Ⓡ Introduce the prospect to someone in your office. A would-be assailant does not like to be noticed or receive exposure, knowing a person could pick him/her out of a police lineup.
- Ⓡ Always let someone know where you are going; leave the name and phone number of the client you are meeting.
- Ⓡ When talking to any client or prospect, be careful not to share any personal information—specifically, details on where you live or information that can allow the person to pinpoint your home.
- Ⓡ When showing a property, always leave the front door wide open while you and the client are inside. As you enter each room, stand near the door.

Safeguard Your Computer

Your computer—and the interactive sites you visit online—hold personal information that may be ripe for identity theft.

Here are three steps you can take to protect your identity, your financial information and other personal data:

Don't get caught by "phishing"

Scam artists "phish" for victims' information by posing as representatives of banks, stores or government agencies. This is done over the phone, through regular mail, and especially via e-mail. Don't respond to a request to verify your account number or password. Don't give out your personal information unless you made the contact. Legitimate companies will not request this kind of information in this way.

Shield your computer from viruses and spyware

Protect your personal information on your home computer. Use passwords with at least eight characters, including a combination of letters, numbers, and symbols. Use firewall and virus protection software and update it regularly. Download free software only from sites you know and trust, and don't install software without knowing what it is. Set Internet Explorer browser security to at least "medium." Don't click on links in pop-up windows or in spam e-mail, and don't download any file from an e-mail address you don't know.

Click with caution

When shopping online, check out a Web site before entering your credit card number or other personal

information. Read the privacy policy and look for opportunities to opt out of information sharing. (If there is no privacy policy posted, shop elsewhere!) Enter personal information only on secure Web pages with "https" in the address bar and a closed padlock symbol at the bottom of the browser window. These are signs that your information will be encrypted or scrambled, protecting it from hackers. If you don't see these signs, order by telephone. Also, you should always use a credit card rather than a debit card to make online purchases.

Check your credit reports — for free

One of the best ways to protect yourself from identity theft is to monitor your credit history. You can get one free credit report every year from each of the three national credit bureaus. Request all three reports at once, or order from a different bureau every four months. (More comprehensive monitoring services from the credit bureaus cost from \$44 to over \$100 per year.) Order your free annual credit reports by phone, toll-free, at 1-877-322-8228, or online at www.annualcreditreport.com.

Protect Your Personal And Electronic Information (Identity Theft)

Identity theft is a serious and costly crime. People whose identities have been stolen can spend months or years cleaning up the mess thieves have made of their good name and credit record. In the meantime, victims may lose job opportunities, be refused loans, housing or cars, or even get arrested for crimes they didn't commit.

Top 10 Tips for Identity Theft Prevention — The following tips can help you lower your risk of becoming a victim:

1. **The Best Defense is a Good Offense** — Contact the fraud department of any of the three consumer reporting companies —Equifax, Experian and TransUnion — to place a fraud alert on your credit report. The fraud alert automatically lets credit card companies and other creditors know they must contact you before opening any new accounts or making any changes to your existing accounts. You only need to contact one of the three companies to place an alert; that company will transfer the alert to the other two.

Equifax: 1-800-525-6285; PO Box 740241, Atlanta, GA 30374-0241; www.equifax.com;

Experian: 1-888-EXPERIAN (1-888-397-3742); PO Box 9532, Allen, TX 75013; www.experian.com;

TransUnion: 1-800-680-7289; Fraud Victim Assistance Division, PO Box 6790, Fullerton, CA 92834-6790; www.transunion.com

2. **Don't Get Caught by "Phishing"** — Scam artists "phish" for victims' information by posing as representatives of banks, stores or government agencies. This is done over the phone, through regular mail, and especially via e-mail. Don't respond to a request to verify your account number or password. Don't give out your personal information unless you made the contact. Legitimate companies will not request this kind of information in this way.
3. **Keep Your Identity from Getting Trashed** — Invest in a paper shredder and shred all papers with personal information before you throw them away. Shred unwanted credit card applications and "convenience checks" that come in the mail, credit card receipts with your account number, outdated financial papers and papers containing your clients' personal information.
4. **Control Your Personal Financial Information** — Many states have laws requiring banks and other financial institutions to get your permission before sharing your personal financial information with outside companies. You also have the right to limit the sharing of your personal financial information with most of your companies' affiliates. Write to your companies that you want to "opt-out" of sharing your personal financial information with their affiliates.

5. **Shield Your Computer from Viruses and**

Spies — Protect personal information on your home computer. Use passwords with at least eight characters, including a combination of letters, numbers and symbols. Use firewall and virus protection software and update it regularly. Download free software only from sites you know and trust, and don't install software without knowing what it is. Set Internet Explorer browser security to at least "medium". Don't click on links in pop-up windows or in spam e-mail, and don't download any file from an e-mail address you don't know.

6. **Click With Caution** — When shopping online, check out a Web site before entering your credit card number or other personal information. Read the privacy policy and look for opportunities to opt out of information sharing. (If there is no privacy policy posted, shop elsewhere!) Enter personal information only on secure Web pages with "https" in the address bar and a closed padlock symbol at the bottom of the browser window. These are signs that your information will be encrypted or scrambled, protecting it from hackers. If you don't see these signs order by telephone. Also, you should always use a credit card rather than a debit card to make online purchases.
7. **Check Your Bills and Bank Statements** — Open your credit card bills and bank statements right away. Check for any unauthorized charges or withdrawals and report them immediately. Call if bills don't arrive on time. It may mean that someone has changed contact information to hide fraudulent charges.
8. **Stop Pre-Approved Credit Offers** — Stop most pre-approved credit car offers by calling toll-free 888-5OPTOUT (888-567-8688) to have your name removed from credit bureau marketing lists. These mail packages are valuable for identity thieves, who steal your mail and fill out the applications in your name.
9. **Ask Questions** — Ask questions whenever you are asked for personal information that seems inappropriate. Ask how the information will be used and if it will be shared. Ask how it will be protected. Explain that you're concerned about identity theft. If you're not satisfied with the answers, consider going somewhere else.
10. **Check Your Credit Reports—For Free** — One of the best ways to protect yourself from identity theft is to monitor your credit history. You can get one free credit report every year from each of the three national credit bureaus. Request all three reports at once, or order from a different bureau every four for

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... Identity Theft Continued

months. (More comprehensive monitoring services from the credit bureaus cost from \$44 to over \$100 per year.) Order your free annual credit reports by phone, toll-free, at 877-322-8228, or online at: www.annualcreditreport.com

If you think your identity has been stolen, here's what to do now:

- Ⓡ Contact the fraud departments of any one of the three major credit bureaus to place a fraud alert on your credit file. The fraud alert requests creditors to contact you before opening any new accounts or making any changes to your existing accounts. As soon as the credit bureau confirms your fraud alert, the other two credit bureaus will be automatically notified to place fraud alerts. Once the alert is placed, you may order a free copy of your credit report from all three major credit bureaus.
- Ⓡ Close the accounts that you know or believe have been tampered with or opened fraudulently. Use the ID Theft Affidavit when disputing new unauthorized accounts.
- Ⓡ File a police report. Get a copy of the report to submit to your creditors and others that may require proof of the crime.
- Ⓡ File your complaint with the Federal Trade Commission. The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations.

Protect Yourself Against Dog Attacks

If you are showing a property and find yourself in the home or the yard with canine company, what do you do? Remember, even if you are a dog-lover and comfortable around them, you are intruding on the animal's territory and may be seen as a threat.

Your best defense is to always ask clients if they own dogs and if so, what they plan to do with the dog or dogs during showings. Discuss how friendly the pets are with strangers, including children. If your clients have reason to believe their dog will react to strangers entering the home, ask that they lock the dog in a certain room or make arrangements to keep it off site if they cannot be present to control the dog.

Even with these precautions, you may occasionally find yourself face-to-face with a strange dog. Here are some tips on how to handle this situation:

- Ⓡ Try to leave the home as quickly as you can do so safely.
- Ⓡ Never approach an unfamiliar dog. If the dog approaches you, stand still. If the dog appears friendly—head and ears up, tail wagging—let it sniff you and speak to it in a soothing voice.
- Ⓡ Don't look any unfamiliar dog in the eye; dogs see this as aggressive behavior. Don't run or scream; you can rarely outrun a dog.
- Ⓡ If the dog is growling, has bared its teeth and otherwise gives you a reason to believe it is aggressive, try to place something between yourself and the dog, such as a briefcase or coat. Slowly back away. If the dog starts to circle you, turn with it rather than letting it get behind you.
- Ⓡ Don't disturb a dog that is sleeping, eating or caring for puppies. And never play with a dog without allowing it to see and sniff you first.
- Ⓡ If a dog knocks you over, your best defense is to roll into a ball, cover your face or neck and stay still.

If You Are Bitten By A Dog

Treat any dog-bite wound immediately. For minor bites,

you should be able to control the bleeding with cold water and/or pressure, and wash the area of the bite thoroughly with soap and water.

For a serious dog bite, go to your local hospital emergency department. Because severe bites may cause permanent scarring, if stitches are required you should ensure that they are performed by a plastic surgeon who is certified by The American Board of Plastic Surgery. This certification means that the surgeon is qualified to perform reconstructive and cosmetic procedures.

If you know who owns the dog that bit you, ask for the pet's vaccination record. If the animal is a stray, or you can't find the owner, call the animal control agency or health department in your area. They will try to find the animal so it can be tested for rabies.

If the animal can't be found, if it shows signs of rabies, or if a test shows that the animal has rabies, your doctor will probably want you to get a series of rabies shots. You need to get the first shot as soon as possible after the bite occurs. After you receive the first shot, your doctor will give you five more shots over a 28-day period.

And, if your last tetanus shot was more than 5 years ago, you may need a booster shot. As your doctor who treats your wound.

Safety at the Office

Apply the following safety procedures to help keep you and your belongings safe at the office:

General Security Measures

- Ⓡ Know staff in other nearby businesses and be aware of their schedules.
- Ⓡ Ensure all doors other than the main entrance are secured.
- Ⓡ Make certain windows are not obscured so that passersby can see in.
- Ⓡ Make sure there is a clear exit route from the service desk to the door.
- Ⓡ Never allow visitors to wander freely about the business. Have the person whom they want to see come to the front office area and escort the individual to the meeting area.
- Ⓡ Have a visitor log book and policy on issuing visitor tags that limit access to certain areas and hours of the day.
- Ⓡ If you encounter an individual while working late or alone, indicate to that person that you are not alone. Say something like, "My supervisor will be right with you and should be able to assist you."
- Ⓡ Keep personal information private. Avoid discussing where you live, after-work or vacation plans in front of customers, new coworkers or anyone in general with whom you are not comfortable.
- Ⓡ Install a spare phone in the storage room.
- Ⓡ Install an alarm (preferably both audible and monitored). Have alarm buttons in strategic spots; i.e. panic buttons at the reception area.
- Ⓡ Install surveillance cameras that will monitor the front entrance, the reception area, and other

areas that are accessible to the public.

Personal Valuables and Equipment

- Ⓡ Never leave valuables, purses or wallets tucked behind counters or on desks.
- Ⓡ Lock away personal letterhead and business cards to avoid use by unauthorized people.
- Ⓡ Mark equipment for easy identification in the event of theft or damage. Maintain an inventory of all marked items.
- Ⓡ Lock up audio/visual equipment when not in use.
- Ⓡ Secure spare and master keys in locked cabinets.

Protect Client Information

Most offices keep sensitive information on their computers and/or in paper files — names, Social Security numbers, credit card or other account data — that identifies customers or employees. If this sensitive data falls into the wrong hands, it can lead to fraud or identity theft.

State and federal laws govern how personal information should be disposed of. Specifically the Federal Trade Commission (FTC) has a Disposal rule that requires businesses to adopt appropriate disposal practices that are reasonable and appropriate to prevent the unauthorized access to — or use of — information in a consumer report. Be sure you check for applicable laws that will dictate how you handle and dispose of personal information.

A sound data security plan is built on 5 key principles:

- Ⓡ **Take Stock.** Know what personal information you have in your files and on your computers. Effective data security starts with assessing what information you have and who has access to it.

Understanding how personal information moves into, through and out of your business and who has — or could have — access to it is essential to assessing security vulnerabilities.

- Ⓡ **Scale down.** Keep only what you need. If you don't have a legitimate business need for sensitive identifying information, don't keep it. In fact, don't even collect it. If you have a legitimate business need for the information, keep it only as long as it's necessary. If only one or two employees need access to personal information, make sure access is limited to only those employees.
- Ⓡ **Lock it.** Protect the information that you keep. The most effective data security plans include physical security, electronic security, employee training, and the security practices of contractors and service providers.
- Ⓡ **Pitch it.** Properly dispose of what you no longer need to ensure that it cannot be read or reconstructed. Check your state laws regarding destruction of personal information to make sure you're in compliance.
- Ⓡ **Plan ahead.** Create a plan to respond to security incidents. Have a plan in place to respond if there is a security breach. Designate a senior member of your staff to coordinate and implement the response plan.

Access to your Office

- Ⓡ Restrict office keys to those who need them. Maintain a record of keys, including issue and return dates, name and signature of recipient and an outline of the consequences should an important key be missing.

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... Safety at the Office Continued

- Ⓡ Mark office keys with “Do Not Duplicate.”
- Ⓡ Establish a rule that keys are not to be hidden or left unguarded on desks or cabinets and enforce that rule.
- Ⓡ Have a procedure in place for collecting keys and identification from terminating employees.
- Ⓡ Treat doors with coded locking systems as you would a key. Codes are released to appropriate individuals only, and should be changed as those individuals leave your employment. Have a procedure in place for the release of these codes.

Brokers: Know Your Local Safety Resources

Regardless of where you live and work, your number one resource for local safety information is your town or county police department. Here are five ways you can enlist your local police to help you keep your agents safe:

- Ⓡ **Ask for an In-House Safety Presentation** — Call the nearest police station and ask for a public education officer or safety education officer. Ask that person if the department can schedule a presentation for your office, when an officer or two can address safety. Schedule a time when all your agents can attend. Note that the police may need some time and input to customize a presentation for you, but the police can help educate your agents about general and specific dangers, and give them some concrete advice for avoiding those dangers.
 - Ⓡ **Ask if they can Provide Agent Safety Information** — Some city police departments provide safety information specific to real estate professionals. You’ll find valuable tips for our industry on the Web site of the city of Mesa, Arizona (www.cityofmesa.org/police/literature/realtor.aspx) and Albuquerque, New Mexico (www.cabq.gov/police/prevention/realtor.html) to name a few. Perhaps your police department is also interested in educating real estate professionals on specific safety issues. Once you’ve contacted your public education officer, ask if your local police department is interested in posting or providing similar information.
 - Ⓡ **Ask if they can Make a Commitment To Keep Agents Safe** — Establish a relationship with your local police department with the first two steps listed here. Once they understand your commitment to the safety of your agents, ask them if they can, on request, have a squad car drive by an open house several times. You might also ask if an officer can perform a safety evaluation of your office building and make any recommendations for making it more secure such as replacing locks or installing bars on windows.
 - Ⓡ **Ask that They Share Information On Any Relevant Local Crimes** — Once you have placed agent safety at the forefront of your police representative’s mind, ask if he or she can let you know as soon as possible if any crimes are committed against real estate professionals in your community. Criminals often repeat their behavior, whether it is robbing a lone real estate agent in a vacant property or even rape or murder. The sooner you know that something, even something minor, has happened to a real estate professional in your area, the sooner you can alert your own agents to a specific danger.
 - Ⓡ **Ask the Fire Department for Help** — Check with your local fire department to find out what guidance and education they can provide for your office. They may assist you with fire drills and evacuation drills that are appropriate for your office setting.
- Know Your Community** — In addition to working directly with your local police, there are ways to stay informed on what’s happening in your town. Make it a goal to learn about crimes as they occur and share this information with everyone in your office. You’ll all be able to stay alert to trends in theft and burglary, personal attacks, and vandalism. Information sources include:
- Ⓡ Your local paper may have a “police blotter” section that lists recent arrests.
 - Ⓡ Neighborhood watch groups and crime-buster groups usually know everything that happens in a specific neighborhood. If you can’t find a group like this in your area, ask the police department for the closest one. You can also start your own.
 - Ⓡ Join your chamber of commerce and network with other business people.
 - Ⓡ Your state and local REALTOR® Association may provide this information on recent crimes and arrests. Check their Web site and if they don’t have a news section, contact them about adding one.

Safety on the Road

As a REALTOR®, you spend a great deal of time in your car. These tips may help protect you from dangerous situations on the road or while waiting in your car.

- Ⓡ Your office should keep a file on each agent's vehicle, including the make, year, model, color and license plate number. Keep this confidential information in a secure place.
- Ⓡ Always take your own car for showings. When you leave your car, lock it.
- Ⓡ Wear a visible company identification card at all times. It is also best to drive a vehicle clearly marked with your company name. These will be invaluable for identification if you need to get assistance.
- Ⓡ When you're alone getting into your car, the first thing you should do is lock the doors. Be observant when approaching your car, looking underneath and in the back seat before entering.
- Ⓡ Keep roadside breakdown essentials in the trunk, including flares, a tire-inflation canister, basic hand tools, spare belts and hoses, water, a flashlight and a first-aid kit. Have your vehicle inspected regularly, keep it well maintained and learn how to change a flat tire.
- Ⓡ Don't antagonize potentially dangerous drivers by mimicking their gestures or aggressive driving. Just let it go.
- Ⓡ Dress for the weather. If your car breaks down or you need to escape a dangerous situation on foot, you could find yourself exposed to harsh weather conditions for an extended period of time. In the winter, bring a coat with you and keep a blanket in the trunk of your car along with some spare warm clothes.
- Ⓡ If you're driving at night and are approached by a vehicle with blue lights, exercise caution. Call 9-1-1

to identify the vehicle, turn on your flashers to acknowledge that you see the police car, and keep moving until you're in a well-lit area. A legitimate law enforcement official will understand your caution.

Parking Lot Safety : Don't Become an Easy Target!

- Ⓡ If you're accosted in a parking lot and forced to drive, don't leave the area. If you're in a crowded area, run your vehicle into another one or into something else, such as a building or a tree. You'll attract attention, and that's the last thing a perpetrator wants. If you're confronted at your car, throw your car key in one direction and run screaming in the opposite direction. For this reason, keep your key separate from your other keys.
- Ⓡ As you walk through the parking lot, observe those around you. Notice if there are strangers sitting in parked cars or standing in your pathway. If so, choose an alternate route and avoid them.
- Ⓡ Always be alert and aware. Have your car keys in your hand and be ready to unlock the door without delay.
- Ⓡ Don't place your purse or package on the roof of the car while loading other items.

Auto Accident Scams:

An apparent auto accident may not be an accident at all, but rather a scam. Learn to recognize the following:

- Ⓡ **Swoop and Squat** — Two vehicles work as a team to set up an accident. One vehicle pulls in front of an innocent driver and the other alongside, blocking the victim in. The lead car stops short, causing the victim to rear-end him. The car that pulled up alongside serves as a block

and prevents the victim from avoiding a collision.

- Ⓡ **Down Drive** — As an innocent driver tries to merge into traffic, the suspect driver yields, waving on the other driver. As this innocent driver merges, the suspect driver intentionally collides with the victim and denies giving him the right of way.
 - Ⓡ **Start and Stop** — Stopped in the same lane of traffic, the suspect's vehicle is positioned directly in front of the victim. The suspect starts to move forward as does the innocent driver. For no reason, the suspect vehicle suddenly stops short, causing the victim to rear-end him.
 - Ⓡ **Sideswiping in a Two-Lane Turn** — At an intersection that has two left turn lanes, the suspect crosses the centerline, intentionally sideswiping the victim's car. The suspect then alleges that the victim caused the collision by entering his lane.
- ATM Safety:**
- Ⓡ Try to plan your visits to automatic teller during the day, rather than after dark.
 - Ⓡ Choose an ATM location in a busy public place.
 - Ⓡ If possible, take along a friend who can watch the surroundings while you are conducting your transaction.
 - Ⓡ Pre-plan your transaction carefully, and don't spend too much time at the machine.
 - Ⓡ When you make a withdrawal, quickly place the money in your purse or wallet and leave as soon as you finish your transaction.

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... Safety on the Road Continued

- Ⓡ Watch out for suspicious-looking people around the ATM — They may not really be customers. If someone offers to let you go ahead of them, decline politely and leave.
- Ⓡ When visiting a drive-through ATM, keep your doors locked and be prepared to drive away quickly. If anyone approaches our car on foot, roll up your window and drive off.
- Ⓡ If you have not finished your transaction, and a suspicious character approaches you, press the CANCEL button, receive your card and leave quickly.

Brokers: Protect Your Office And Your Agents

Below are some safety techniques for real estate brokers that are recommendations gathered from dozens of REALTOR® Associations, police and other sources. Implementing some or all of these actions can help you make REALTOR® safety a prime concern for your employees and agents.

- Ⓡ Create an office safety plan. Appoint one individual as a safety coordinator to oversee, maintain and enforce the plan. Require everyone in your firm to know and understand the safety policies and procedures. Make it a top priority.
- Ⓡ Assign an office safety contact and several alternates. If your office has a full-time receptionist or clerical assistant, this person is an ideal choice. However, encourage your agents to call 911 in an emergency or if they perceive that they are in danger.
- Ⓡ Require salespeople to report their whereabouts to your safety contact, and establish safety call-in procedures. Mandate the use of the buddy system. Create and communicate distress codes, making sure that all employees and agents not only know what they are, but exactly what to do when they hear them.
- Ⓡ Don't forget workplace safety procedures for the office. Use a registration book for all clients and other visitors, and check their information against a photo ID. Establish a secure location to which employees can go in a dangerous situation. Make sure private areas of the office aren't accessible to strangers.
- Ⓡ Ensure that someone is responsible for being aware of your agents' whereabouts whenever they work offsite. Consider personally visiting or calling the open houses where your practitioners are working.

Protect Your Clients Against Crime

Real estate professionals are not the only ones at risk when showing a property—follow these steps to help your clients protect themselves against crime:

- Ⓡ Remind clients who are selling their house that strangers will be walking through their home. Tell them to hide any valuables in a safe, secure place. This includes items they might not initially think would attract interest like prescription medications. In one reported incident, an individual was going through medicine cabinets at open houses and stealing the owners' prescription drugs.
- Ⓡ Don't leave your own briefcase, purse, laptop or cell phone in view. (You should have that phone with you at all times anyway.) Wear clothing with pockets so that you can always have your car keys with you as well, and never carry large amounts of cash or credit cards.
- Ⓡ At an open house, be alert to the pattern of visitors' arrivals, especially near the end of showing hours. In some areas, a group of thieves will show up together near the end of the open house and, while a string of "potential buyers" distracts the REALTOR®, the rest of the group walks through the house, stealing any valuables they come across.
- Ⓡ Finally, when you leave a client's property, whether after an open house or a standard showing, make sure that all doors and windows are locked. Thieves commonly use open houses to scout for valuables and possible points of entry, then return after the agent leaves.
- Ⓡ Let your clients know that you will take all of the above safety precautions, but that when they return home, they should immediately verify that all doors are locked and all valuables accounted for.

Protect Yourself with Self-Defense Skills

Guidelines for Choosing a Self-Defense Course

Sign up for a self-defense course in your area. Many health clubs, community colleges and martial arts studios offer these classes.

Self-defense is much more than learning how to physically attack someone; a good course covers critical thinking about defense strategies, assertiveness, powerful communication skills, and easy-to-remember physical techniques. The instructor should respect and respond to your fears. Essentially, a good course is based on intelligence and not muscle. It offers tools for enabling a person to connect with his or her own strength and power. Look at a class with a broad focus, which will include information on how to recognize dangerous individuals and situations, how to avoid them and how to react in an attack.

- Ⓡ **As family, friends and colleagues if they have recommendations.** You'll be surprised how many people are taking or have taken a self-defense course. Ask around and see which classes or instructors they recommend. (You might also find out which programs to avoid).
- Ⓡ **Make sure you are allowed to watch classes in progress before you sign up.** Be wary of any institution that only offers one-on-one, private instruction; it is difficult to gauge the progress you're making if you cannot see your classmates performing the same techniques. In addition, one of the most beneficial aspects of studying in a school is the variety of body types and skill levels of the other students with which you will be working.
- Ⓡ **Meet the instructors.** You will rely on these people for your knowledge. Watch to see if they appear genuinely concerned with students' progress. Also check

their communication and teaching style to see if these will work for you.

- Ⓡ **Check for safety precautions.** When watching possible classes, look for a controlled environment and the use of padded safety equipment. Avoid any place that ascribes to the "no pain, no gain" theory.
- Ⓡ **Look for programs that offer options, techniques, and a way to analyzing situations.** Good self-defense programs do not tell an individual what he or she should or should not do. A program may point out what usually works best in most situations, but each situation is unique and the final decision rests with the person actually confronted with the situation.
- Ⓡ **Empowerment is the goal of a good self-defense program.** The individual's right to make decisions about her participation must be respected. Pressure should not be brought to bear in any way to get someone to participate in an activity if she's hesitant or unwilling.

Self-Defense Resources:

Ask Men.com: How to Defend Yourself in a Fight
www.askmen.com/fashion/how_to_150/180_how_to.html

American Success Institute: Master Self-Defense
www.success.org/SelfDefense/1.shtml

The American Women's Self-Defense Association (AWSDA) / www.awsda.org

Chimera Self-Defense for Women / www.chimerainc.org

Robert Siciliano / www.realtysecurity.com

Safeguard Your Purse, Your Wallet, Yourself

What you carry with you while showing a property or hosting an open house—for example, a charged cell phone—could help you avoid any number of potentially dangerous situations.

And what you leave securely at your home or office could limit your losses from theft.

Here is an outline of what to bring with you during your workday, and what to leave safely behind.

What to Carry with You

- Ⓡ Have your cell phone with you at all times. Have emergency numbers pre-programmed on speed dial.
- Ⓡ If possible, carry your wallet, keys and other valuables with you, or in an inside pocket rather than your purse. Your purse should be used to carry hairbrush, make-up, etc.
- Ⓡ Carry credit cards and checks instead of cash—and carry only the cards you'll be using. Maintain a record of all account numbers safely at home.

What to Leave Home or in the Trunk of Your Car

- Ⓡ If possible, don't carry a purse at all. If you can't do without a purse, carry a shoulder bag securely between your arm and body. Better yet, carry a purse worn over the shoulder, but under your coat.
- Ⓡ Don't carry large amounts of money. The first rule is to limit your losses.
- Ⓡ Leave unnecessary valuables behind. This includes expensive jewelry and electronic equipment.
- Ⓡ Never carry a lethal weapon. It could be used against you.

Safety At Property Showings

When meeting a client alone, you can minimize your risk by adopting these safety precautions:

- ® When you have a client, ask him / her to stop by your office and complete a Prospect Identification Form, preferably in the presence of an associate. Get the client's car make and license number. Ask permission to photocopy their driver's license and retain this information at your office. Legitimate clients do not mind you copying their driver's license. We freely show our license to the clerk at the grocery store when we write a check and we show our ID to rent a movie. Keep the confidential information secure and destroy it appropriately when you are finished with it. Some states have confidential information destruction laws, so be sure you check applicable laws.
- ® Call references and verify their employment and current address.
- ® Check county property records to confirm ownership of a property before you go to a listing appointment or approach a for-sale-by-owner listing. The more information you have, the easier and faster it is for police to catch a perpetrator if you become a victim.
- ® Introduce the prospect to someone in your office. A would-be assailant does not like to be noticed or receive exposure, knowing a person could pick him/her out of a police lineup.
- ® Always let someone know where you are going; leave the name and phone number of the client you are meeting. Schedule a time for them to call you to check in.
- ® Never list a property as "vacant." This is an open invitation to criminals.
- ® Try and call the office once an hour to let people know where you are.
- ® Establish a distress code, a secret word or phrase that is not commonly used but can be worked into any conversation for cases where you feel that you are in danger. Use this if the person you are with can overhear the conversation, but you don't want the alarm them. The distress code could be something as simple as "Hi, this is Jane. I'm at [address]. Could you e-mail me the red file?" You can make up your own distress code, i.e. DOG FOOD (when you don't have a dog) or I'm going to MAYDAY Lane (and there is no Mayday Lane). The distress code should be used if you are uneasy, but do not feel you are in danger. If you are in immediate danger—stop the car and leave the area, or jump out of the car at the next stop. Do not hesitate to call 9-1-1. (See the "How to Set Up A Distress Code System" on page 5 for more information.)
- ® Preview the property and don't go into a neighborhood that you perceive as unsafe. Be familiar with the area so you know the location of the nearest police station. Drive there immediately if you feel you are in danger.
- ® In showing a property, always leave the front door open wide while you and the client are inside. As you enter each room, stand near the door.
- ® It is better to not display purses while at a property. Lock your purse in the car trunk before you arrive. Carry only non-valuable business items (except for your cell phone), and do not wear expensive jewelry or watches, or appear to be carrying large sums of money.
- ® Park at the curb in front of the property rather than in the driveway. You will attract much more attention running and screaming to the curb area. It is much easier to escape in your vehicle if you don't have to back out of a driveway. Besides, parked in a driveway, another vehicle could purposefully or accidentally trap you.

Safety Scenario ~ What Would You Do?

Safety Scenario #3

Husband and wife REALTORS® LaMont and Denise return home one afternoon after attending an open house. As they come around the corner, they notice that the back door to their home is open.

What would you do in this situation?

How could this situation have been avoided?

Safety Scenario #4

While you're on the way to a showing, a client calls to report that he has car trouble and will be late for the appointment. After securing his car and hailing a cab, he arrives within 15 minutes, and you have an enjoyable conversation while showing him the property. In the course of the conversation, he learns that you live on the same side of town. As you are walking out, he casually asks you for a ride home.

What would you do in this situation?

How could this situation have been avoided?

SOURCES

Information provided in this publication is reprinted from the 2007 REALTOR® Safety Week Kit distributed from the National Association of REALTORS® (NAR). All sources are cited as they are referred to in the kit. For more information on NAR's 2007 REALTOR® Safety Week please visit NAR's website at: www.REALTOR.org/safety.

Brokers: Know Your Local Safety Resources: National Association of REALTORS® 2007 Safety Week Kit

Brokers: Protect Your Office And Your Agents: Nevada County Board of REALTORS® (CA)

Cell Phone Safety: Canada Safety Council; the Washington Post; Spybusters.com

Fight Or Flight? Consider the Best Response to a Physical Attack: Washington Real Estate Safety Council; A Women's Guide to Personal Safety

How to Set Up A "Distress Code" System: Washington Real Estate Safety Council

Protect Your Clients Against Crime: Nevada County Board of REALTORS® (CA)

Protect Your Personal And Electronic Information (Identity Theft): The Federal Trade Commission, The Office of Privacy Protection in the California Department of Consumer Affairs

Protect Yourself Against Dog Attacks: American Veterinary Medical Association, "How to Defend Yourself against a Dog Attack" by Adam Katz; "Preventing and Surviving Dog Attacks" by Cheryl Morrissette; and familydoctor.org

Protect Yourself With Self Defense Skills: National Coalition Against Sexual Assault, Defend University

REALTORS® Safety Tips To Remember: National Association of REALTORS® 2007 Safety Week Kit

Safeguard Your Computer: The Federal Trade Commission, The Office of Privacy Protection in the California Department of Consumer Affairs

Safeguard Your Purse, Your Wallet, Yourself: City of San Diego; About.com "Safety Tips for Real Estate Agents"; Pinehurst NC Police Department

Safe Marketing Is Smart Marketing: Real Estate Safety Council's "Safety Guide", City of Mesa, Arizona, Realtytimes.com, Nevada County Board of REALTORS®

Safe Steps For Meeting A New Client: Louisiana REALTORS® Association, Washington Real Estate Safety Council, City of Albuquerque, NM, Nevada County Board of REALTORS®, Pinehurst NC Police Department

Safety At Home: Nevada County Board of REALTORS®, Home Safety Council, Kwikset

Safety At Open Houses: Washington Real Estate Safety Council; City of Mesa, Arizona; Pinehurst North Carolina Police Department, Nevada County Board of REALTORS®; Georgia Real Estate Commission

Safety At Property Showings: Louisiana REALTORS® Association, Washington Real Estate Safety Council, City of Albuquerque, NM, Nevada County Board of REALTORS®, Pinehurst NC Police Department

Safety At The Office: Sonoma County Crime Crushers, Federal Trade Commission

Safety On The Road: REALTOR® Magazine, Georgia Real Estate Commission, Louisiana REALTORS®, National Safety Council, Pinehurst NC Police Department, City of Mesa, AZ

Safety Scenario's: What Would You Do?: National Association of REALTORS® 2007 Safety Week Kit

Showing and Managing Commercial Property: Georgia Association of REALTORS®

The 10-Second Rule: Appeared in "What You Can Do About Safety," REALTOR® Magazine, September 2000. Courtesy Night Owl/Vector Security, Landover, MD.

**Greater
Manchester/Nashua
Board of REALTORS®**

**166 South River Rd.
Bedford, NH 03110**

**Phone:
(603) 668-1054**

**Fax:
(603) 627-0936**

**Email:
info@gmnbr.org**

**On the Web:
www.gmnbr.org**

Staff

**Joan Baldessari
Executive Officer
joan@gmnbr.org**

**Susan Afflerbach
Director of
Member Services
susan@gmnbr.org**

**Charity Ross
Director of
Communications
and Marketing
charity@gmnbr.org**

**Caroline Herron
Administrative
Assistant
caroline@gmnbr.org**

