



The Education Advantage

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Smart Phones: Why Criminals Love Them

by **Andrew Wooten**, *Crime Prevention Expert, S.A.F.E. Safety Awareness Firearms Education*

Cell phones, who doesn't have one? I might leave my wallet at home, but if I leave my cell phone at home, I am turning around to go it.

Why do criminals love our use of cell phones?

Because we have gotten to the point of letting our guard down. How many of us have purchased an airline ticket or ordered and paid for an item over our cell phone? What about banking? A lot of banks now have mobile applications. Your bank's website may be secure but how secure is your Internet connection?

There are approximately 6.8 billion people in the world and we're close to 5 billion cell phone subscriptions. So the criminals have figured it out. For less than \$40.00 you can buy a scanner and listen to almost anyone's conversation. So, don't let a smart phone be the reason you find yourself in a possibly dangerous situation or become a victim of identity theft.

Phone Calls

- Never give out your personal information over your cell phone.
- Do not read out your credit card number over a cell phone.
- Have emergency numbers pre-programmed into your phone.
- Use a hands-free device when using your phone in your car.
- When driving, do not engage in stressful or emotional calls.
- Do not talk on the phone in heavy traffic or bad weather.

Built in Features

- GPS: All smart phones have a built in GPS. If you do not turn it off when you take a photo with your phone, you will be uploading not only your photo but your location as well. Check your owner's manual to turn off GPS when you do not need it.
- Do not store passwords on your phone for any websites, especially your bank accounts.
- Make your passwords something hard to figure out. Don't use your name, your kids names or your birthday. "Andrew" is not a good password, but "An56?Wo" is.
- Lock your phone or set your phone to automatically lock after a certain period of time. Set it so that you have to enter a password to unlock it.
- Phones can get viruses, just like computers. So do not open e-mails or download files from sources you don't know.
- When using Wi-Fi on your phone, remember that the information you are sending can be viewed by others.

Text Messages

- NEVER text while driving.
- Like with phone calls, never send your personal information over a text message.

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WeMAR provides the most relevant professional development opportunities that will have the biggest impact on member's lives and careers so they may thrive in any market.



West Maricopa Association of REALTORS®

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June—July

Course Calendar

Visit WeMAR.org for additional course and registration information

Date	Course	Time	Location	Cost	Sponsor
6/8	CE—Credit & Legal Ramifications in Mortgage Crisis (RELI)	9:00—12:00 PM	WeMAR	\$0/\$10	AmeriFirst Financial—Ray Strahl 2-10 Home Warranty—Fredri Stillman
6/8	CE—Understanding Mortgage Disclosure Forms (D)	1:00—4:00 PM	WeMAR	\$0/\$10	Security Title—Tony Scardina Ephishent Home Inspection—Jonathan Robert
6/13	New Member Code of Ethics (CS)	8:30—12:30 PM	WeMAR	\$0	Tuscany Home Inspections—Steve Haldeman Title Management Agency—Ronda Martinez
6/14	Open for Business (G)	9:00—12:00 PM	WeMAR	\$0	Security Title—Brenda Quintana Castle & Cooke Mortgage—Derick Condron
6/16	rCRMS—Leasing Essentials (CL, RELI)	9:00—4:00 PM	WeMAR	\$99	Arizona Association of REALTORS®
6/17	Catch the Social Media Wave (AL)	9:00—12:00 PM	WeMAR	\$25	
6/20	Professional Development Committee Meeting	11:30—1:00 PM	WeMAR		All members welcome—lunch included RSVP to mhoover@wemar.org
6/21	Open for Business (G)	6:00—9:00 PM	WeMAR	\$0	Driggs Title—Anna Chavez Old Republic Home Warranty—Wendy Mueller
6/21	Keeping Up with “30 Under 30” Winners—Panel	11:30—1:00 PM	WeMAR	\$15/\$20	Valley of the Sun YPN
6/22	CE—AAR Residential Purchase Contract: An Update (CL)	9:00—12:00 PM	WeMAR	\$0/\$10	Liberty Mutual—Patrick Hasset Wells Fargo Mortgage—Carol Shapiro
6/22	CE—How to Provide Fair Housing Equal Treatment (FH)	1:00—4:00 PM	WeMAR	\$0/\$10	Fidelity Home Warranty—Pattie Hackmann Security Title—Tony Scardina
6/23 6/24	GRI #101—Day 1 GRI #101—Day 2 Selling & Marketing Strategies Disclosure (5), General (11)	8:00—5:00 PM	WeMAR	\$90/\$100	Old Republic Home Warranty—Wendy Mueller Velocity Financial—Spencer Anglin 2-10 Home Warranty—Fredri Stillman Security Title—Tony Scardina
6/28 6/29	Growing Your Business with Technology in Today’s World	9:00—4:00 PM	WeMAR	\$249	
6/30	New Brokerage Orientation Class (CS)	9:00—1:00 PM	WeMAR		
7/4	Independence Day	Closed	WeMAR		United States of America’s Birthday
7/11	Professional Development Committee Meeting	11:30—1:00 PM	WeMAR		All members welcome—lunch included RSVP to mhoover@wemar.org
7/13	CE—Broker Management Clinic (CS)	9:00—12:00 PM	WeMAR	\$0/\$10	Old Republic Title—Patty Carabio Old Republic Home Warranty—Wendy Mueller
7/13	CE—Arizona Land Fraud (RELI)	1:00—4:00 PM	WeMAR	\$0/\$10	Wells Fargo Home Mortgage—Carol Shapiro Ephishent Home Inspection—Jonathan Robert
7/22	GRI #307—Day 1 Multi-Cultural Marketing, Fair Housing (6)	8:00—5:00 PM	WeMAR	\$60/\$70	Security Title—Brenda Quintana Velocity Financial—Spencer Anglin
7/27	CE—Arizona Agency Law (AL)	9:00—12:00 PM	WeMAR	\$0/\$10	Title Management Agency—Ronda Martinez America’s Business Benefits—Stacy Kaczorowski
7/27	CE—50 Ways to Jump Start Your Business (G)	1:00—4:00 PM	WeMAR	\$0/\$10	Advanced Septic Solutions—Clark Watson AmeriFirst Financial—Rhett Laufenburger



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These are just a few tips to help you protect yourself and your personal information while using smart phones. For more information, you can request Andrew's new program, "Cyber Security and Social Media Safety." Contact S.A.F.E. for details.

www.justbesafe.com | andrew@justbesafe.com | 904.398.1848

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2011 GRI® Schedule

April 21—22	GRI #308	Safe Real Estate
May 2—3	GRI #201	Understanding Transaction Financing
May 20	GRI #100	Business Planning
June 23	GRI #101	Selling & Marketing Strategies
July 22	GRI #307	Fair Housing & Diversity

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10 Reasons To Get Your GRI®

- Understand the "how to's" of being a REALTOR®
- Learn time management and organization skills
- Gain keen awareness of ethical and legal issues
- Develop communication/negotiation skills
- Gain financial knowledge to assist clients
- Obtain excellent contract writing skills
- Build a solid foundation of real estate
- Develop self-confidence
- Stand out among peers
- Make more money

For more information & to register, visit WeMAR.org

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