



# The Education Advantage

Volume 2

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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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# April–May Course Calendar

Visit [WeMAR.org](http://WeMAR.org) for additional course and registration information

Date	Course	Time	Location	Cost	Sponsor
4/7	Increase Your Business with Video Technology	10:30—12:00 PM	Glendale Library	\$0	Valley of the Sun Young Professionals Network
4/8	RE Bar Camp 3	8:30—4:30 PM	Scottsdale Stadium	\$0	West Maricopa Association of REALTORS® <a href="http://rebarcamp.com/phoenix">rebarcamp.com/phoenix</a>
4/11	Professional Development Committee Meeting	11:30—1:00 PM	Sun City		All members welcome—lunch included RSVP to <a href="mailto:mhoover@wemar.org">mhoover@wemar.org</a>
4/12	Open for Business (G)	9:00—12:00 PM	Sun City	\$0	Title Management Agency—Ronda Martinez America's Business Benefits—Stacy Kaczorowski
4/13	CE—Professional Conduct & the NAR Code of Ethics (CS/COE)	9:00—12:00 PM	Sun City	\$0/\$10	Old Republic Title—Patty Carabio Burns Pest Elimination—Esther Jensen
4/13	CE—Unlicensed Real Estate Activity (RELI)	1:00—4:00 PM	Sun City	\$0/\$10	2-10 Home Warranty—Fred Stillman Ephishent Home Inspection—Jonathan Robert
4/18	New Member Code of Ethics (CS)	8:30—12:30 PM	Sun City	\$0	AmeriFirst Financial—Ray Strahl Fidelity Home Warranty—Pattie Hackmann
4/21 4/22	GRI #308—Day 1 GRI #308—Day 2 Safe Real Estate Real Estate Legal Issues (3), Disclosure (3) Commissioner's Standards (5), Agency Law (3)	8:00—5:00 PM	Sun City	\$90/\$100	Old Republic Home Warranty—Wendy Mueller Title Management Agency—Ronda Martinez First Arizona Title Agency—Vivian Sanchez Wells Fargo Home Mortgage—Carol Shapiro
4/27	CE—Disclosure Issues in a Litigious Environment (D)	9:00—12:00 PM	Sun City	\$0/\$10	America's Business Benefits—Stacy Kaczorowski Magnus Title—Jaime Gistaro
4/27	CE—Grounds for Discipline (CS)	1:00—4:00 PM	Sun City	\$0/\$10	Castle & Cooke Mortgage—Derick Condron ServiceOne Warranty—Travis Zimmerman
5/2 5/3	GRI #201—Day 1 GRI #201—Day 2 Understanding Transaction Financing General (11), Real Estate Legal Issues (3)	8:00—5:00 PM	Sun City	\$90/\$100	ServiceOne Warranty—Travis Zimmerman Wells Fargo Home Mortgage—Carol Shapiro Velocity Financial—Spencer Anglin Security Title—Tony Scardina
5/9	Professional Development Committee Meeting	11:30—1:00 PM	Sun City		All members welcome—lunch included RSVP to <a href="mailto:mhoover@wemar.org">mhoover@wemar.org</a>
5/10	Open for Business (G)	9:00—12:00 PM	Sun City	\$0	Liberty Mutual—Patrick Hassett American Title—Toni Taylor
5/11	CE—The Contract Discussion (CL)	9:00—12:00 PM	Sun City	\$0/\$10	Burn's Pest Elimination—Esther Jensen Security Title—Brenda Quintana
5/11	CE—Commissioner's Standards (CS)	1:00—4:00 PM	Sun City	\$0/\$10	2010 Home Warranty—Fred Stillman Ephishent Home Inspection—Jonathan Robert
5/16	New Member Code of Ethics (CS)	8:30—12:30 PM	Sun City	\$0	Bank of America Mortgage—Jason Servais Driggs Title—Anna Chavez
5/20	GRI #100—Day 1 Business Planning General (6)	8:00—5:00 PM	Peoria	\$60/\$70	Fidelity Home Warranty—Pattie Hackmann Title Management Agency—Ronda Martinez
5/25	CE—Agency Law and the Real Estate Agent (AL)	9:00—12:00 PM	Peoria	\$0/\$10	Old Republic Title—Patty Carabio Castle & Cooke Mortgage—Derick Condron
5/25	CE—50 Ways to Jump Start Your Business (G)	1:00—4:00 PM	Peoria	\$0/\$10	ServiceOne Warranty—Travis Zimmerman New York Life—George Jones
5/30	Memorial Day	Closed			In remembrance of our fallen heroes
6/8	CE—Credit & Legal Ramifications in Mortgage Crisis (RELI)	9:00—12:00 PM	Peoria	\$0/\$10	AmeriFirst Financial—Ray Strahl 2-10 Home Warranty—Fred Stillman
6/8	CE—Understanding Mortgage Disclosure Forms (D)	1:00—4:00 PM	Peoria	\$0/\$10	Security Title—Tony Scardina Ephishent Home Inspection—Jonathan Robert
6/13	New Member Code of Ethics (CS)	8:30—12:30 PM	Peoria	\$0	Tuscany Home Inspections—Steve Haldeman Title Management Agency—Ronda Martinez

# June—July Course Calendar

Visit [WeMAR.org](http://WeMAR.org) for additional course and registration information

Date	Course	Time	Location	Cost	Sponsor
6/14	Open for Business (G)	9:00—12:00 PM	Peoria	\$0	Security Title—Brenda Quintana Castle & Cooke Mortgage—Derick Condon
6/20	Professional Development Committee Meeting	11:30—1:00 PM	Peoria		All members welcome—lunch included RSVP to <a href="mailto:mhoover@wemar.org">mhoover@wemar.org</a>
6/21	Open for Business (G)	6:00—9:00 PM	Peoria	\$0	Driggs Title—Anna Chavez Old Republic Home Warranty—Wendy Mueller
6/22	CE—AAR Residential Purchase Contract: An Update (CL)	9:00—12:00 PM	Peoria	\$0/\$10	Liberty Mutual—Patrick Hassett Wells Fargo Mortgage—Carol Shapiro
6/22	CE—How to Provide Fair Housing Equal Treatment (FH)	1:00—4:00 PM	Peoria	\$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	Peoria	\$90/\$100	Old Republic Home Warranty—Wendy Mueller Velocity Financial—Spencer Anglin 2-10 Home Warranty—Fred Stillman Security Title—Tony Scardina
7/4	Independence Day	Closed			United States of America's Birthday
7/11	Professional Development Committee Meeting	11:30—1:00 PM	Peoria		All members welcome—lunch included RSVP to <a href="mailto:mhoover@wemar.org">mhoover@wemar.org</a>
7/13	CE—Broker Management Clinic (CS)	9:00—12:00 PM	Peoria	\$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	Peoria	\$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	Peoria	\$60/\$70	Security Title—Brenda Quintana Velocity Financial—Spencer Anglin
7/27	CE—Arizona Agency Law (AL)	9:00—12:00 PM	Peoria	\$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	Peoria	\$0/\$10	Advanced Septic Solutions—Clark Watson AmeriFirst Financial—Rhett Laufenburger

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24 hours every two years—3 each

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Commissioner's Standards  
Disclosure Law  
Fair Housing  
Real Estate Legal Issues  
General  
General

You may use any of the required categories for General CE credit without duplicating the same course number.

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Visit [www.wemar.org/onlinece.html](http://www.wemar.org/onlinece.html)

As a reminder, according to ADRE Code R4-28-402 (C) A person shall not receive credit for more than 9 hours of continuing education classes per day. Remember to be on time for all CE classes in order to receive credit hours toward your license renewal.

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## Smart Phones: Why Criminals Love Them

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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](http://www.justbesafe.com) | [andrew@justbesafe.com](mailto:andrew@justbesafe.com) | 904.398.1848

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The GRI® designee is the best prepared and most knowledgeable Arizona real estate practitioner

### 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

## WANT IT. GET IT. LIVE IT.

### 10 Reasons To Get Your GRI®

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- 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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