

REALTOR[®] SAFETY PRESENTATION HANDOUTS





SECTION ONE:

SECTION 1 INCLUDES: LEARN FROM OTHERS' EXPERIENCES KNOW YOUR LOCAL SAFETY RESOURCES

Knowledge awareness empowerment

REALTOR SAFETY INTRODUCTION

SECTION 1: INTRODUCTION

LEARN FROM OTHERS' EXPERIENCES

Every year, agents 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 real estate agents can make adjustments to the way we do business and avoid violent crimes.

We've gathered a few examples from across North America.

Texas

A 53-year-old Texas man is suspected of stealing more than \$20,000 worth of jewelry from a home in the exclusive community of Highland Park. Police say the man posed as a motivated real estate buyer, visiting open houses or actually making an appointment with an agent to see a home. Once inside, he would roam around surreptitiously looking for valuables, preferring jewelry. Police believe he committed similar crimes while looking at homes in Collin County, north of Dallas, but began scouting bigger homes for bigger bling.

(Source: Housing Watch)

www.housingwatch.com/2010/05/19/dallas-crook-poses-as-home-buyer/

Oregon

A real estate agent working late in the model home of a subdivision was tied up and robbed of her ATM card. Deputies say the real estate agent told them the armed robber accosted her as she was leaving, tied her hands behind her back, took the card from her purse, got the personal-identification number from her and then duct-taped her mouth. The card was later retrieved from an ATM machine. Detectives say photos show a man with something covering his face looking into the machine or trying to retrieve something from it. They say the real estate agent managed to get free, suffering minor injuries, and then called 911.

(SOURCE: OregonLive.com) www.oregonlive.com/washingtoncounty/index.ssf/2009/11/aloha_real_estate_agent_robbed.html



SECTION 1: INTRODUCTION Learn from Others' Experiences CONT.,

Manitoba

A Winnipeg real estate agent says she was randomly attacked by a man who tricked her into believing he wanted to purchase some property as part of an elaborate ruse to get her alone. The man, who claimed he wanted to purchase a new home, said he found her name through the Real Estate News, then later said he'd visited her office, saw her picture and thought she was "really good-looking." The woman said she was slightly uncomfortable, but brushed aside that comment while taking him to see several residences. She eventually went to his apartment on the belief she would be writing a purchase offer—but the meeting quickly turned from business to criminal. She fought off his attack and fled. Police executed a search warrant at his home, and discovered he had been conducting disturbing online searches for photos and videos depicting violent sexual attacks against real estate agents. There was also evidence he had been scouring Winnipeg property listings and agents to find the perfect target and location to commit his crime.

(Source: Winnipeg Free Press)

www.winnipegfreepress.com/local/real-estate-agent-tells-trial-of-alleged-sex-assault-94059284.html

California

The body of a male real estate agent was discovered in the living room of a foreclosed home, when another real estate agent arrived to show the home to a client. The agent had been missing for more than three days, after an appointment to show prospective buyers a home. He had been stabbed several times.

(SOURCE: CBS News) http://cbs2.com/local/real.estate.agent.2.1092059.html

REALTOR SAFETY INTRODUCTION

SECTION 1: INTRODUCTION KNOW YOUR LOCAL SAFETY RESOURCES

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

1. Ask for an in-house safety presentation.

Call the nearest police station and ask for the public education officer or safety education officer. Ask that person if the department can schedule a presentation for your office to address personal and professional 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.

2. Ask if they can provide agent safety information.

Some police departments provide safety information specific to real estate professionals. You'll find valuable tips for our industry on the Web sites of the city of Baton Rouge, Louisiana (www.brgov.com/dept/brpd/safety.htm) and Eugene, Oregon (www.eugene-or. gov and search on "Realty Personal Safety Guidelines"), to name a few. (See the "Safety Resources" handout online for more.) 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.

3. Ask if they can make a commitment to keep your 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 scheduled open houses. 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.



SECTION 1: INTRODUCTION Know Your Local Safety Resources CONT.,

4. 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 is robbing a lone real estate agent in a vacant property or even rape or murder. The sooner it 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.

5. 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.

5. Check with local colleagues.

Meet weekly or monthly with your own co-workers and other area brokers and agents to discuss business and safety issues. Share any concerns and news, such as harassing phone calls or suspicious-seeming clients.

Know Your Community

In addition to working directly with your local police and fire departments, 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.
- Many local police departments have Web sites that list recent crimes and arrests.
- Join your chamber of commerce and network with other businesspeople.
- Your state or local REALTOR[®] Association may provide this information, Check their Web site and if they don't have a news section, contact them about adding one.

SECTION TWO: SAFETY AT THE OFFICE

SECTION 2 INCLUDES:

SAFETY AT THE OFFICE PROTECT YOURSELF WITH SMART MARKETING MATERIALS

Knowledge awareness empowerment

SECTION 2: 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.

SECTION 2: SAFETY AT THE OFFICE Safety at the Office CONT.,

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 personal 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:

1. 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.

SECTION 2: SAFETY AT THE OFFICE Safety at the Office CONT.,

2. 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.

3. 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.

4. Pitch it. Properly dispose of what you no longer need to ensure that it cannot be read or reconstructed. Check federal and state laws regarding destruction of personal information to make sure you're in compliance.

5. 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.
- 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.

(Sources: Sonoma County Crime Crushers; Federal Trade Commission)

SECTION 2: SAFETY AT THE OFFICE PROTECT YOURSELF WITH SMART MARKETING MATERIALS

Consider these tips in preparing or updating the information you use to get 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 the photograph.
- Limit the amount of personal information you share. Consider advertising without using your photograph, home phone number and/or home address in the newspaper or on business cards. Don't use your full name with middle name or initial. Use your office address—or list no address at all. Giving out too much of the wrong information can make you a target.
- Install caller I.D. on your telephone, which should automatically reject calls from numbers that have been blocked. This will provide you with immediate information about the source of the 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.
- All agents in your office should use only their first initial and last name on their "For Sale" signs to conceal gender and prevent anyone other than a personal acquaintance or current client asking for you by name.

(Sources: Washington Real Estate Safety Council; Louisiana REALTORS® Association; City of Mesa, AZ)

SECTION THREE: SAFETY WITH CLIENTS

SECTION 3 INCLUDES:

SAFETY AT PROPERTY SHOWINGS SHOWING AND MANAGING COMMERCIAL PROPERTY FIGHT OR FLIGHT GUIDELINES FOR CHOOSING A SELF-DEFENSE COURSE SAFETY ON THE ROAD CELL PHONE SAFETY 10-SECOND RULE SAFETY AT OPEN HOUSES PROTECT YOURSELF WITH A DISTRESS CODE SYSTEM SHARE SAFETY TIPS WITH YOUR CLIENTS

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SECTION 3: SAFETY WITH CLIENTS SAFETY AT PROPERTY SHOWINGS

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

- When you have a new client, ask him/her to stop by your office and complete a Prospect Identification Form (an example of this form is online at www.REALTOR.org/Safety), preferably in the presence of an associate. Get the client's car make and license number.
- Call references and verify their employment and current address, and retain this information at your office.
- Check county property records to confirm the 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 and when you will be back; leave the name and phone number of the client you are meeting.
- Have a check-out employee board at work, listing your name, destination, customer name, date and expected return time.
- Never list a property as "vacant." This is an open invitation to criminals.
- Show properties before dark. If you are going to be working after hours, advise your associate or first-line supervisor of your schedule. If you must show a property after dark, turn on all lights as you go through, and don't lower any shades or draw curtains or blinds.
- Be sure to use the lockbox property-key procedure that has been established to improve real estate agent safety. A reliable, secure lockbox system such as those made by REALTOR Benefits[®] Program partner SentriLock (www.sentrilock.com) ensures that keys don't fall into the wrong hands.
- Try and call the office once an hour to let people know where you are.

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SECTION 3: SAFETY WITH CLIENTS Safety of

Safety at Property Showings CONT.,

- If you think it may be some time before a property sells (and you may, therefore, be showing it often), get acquainted with a few of the immediate neighbors. You will feel better knowing they know your vehicle, and they will feel better about the stranger (you) who frequently visits their neighborhood.
- 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 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). 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 "Protect Yourself with a Distress Code System" handout 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 unlocked for a quick exit while you and the client are inside. As you enter each room, stand near the door.
- Prepare a scenario so that you can leave, or encourage someone who makes you uncomfortable to leave. Examples: Your cell phone or beeper went off and you have to call your office, you left some important information in your car, or another agent with buyers is on his way.
- 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.

(Sources: Louisiana REALTORS® Association; Washington Real Estate Safety Council; City of Albuquerque, NM; City of Mesa, AZ)



SECTION 3: SAFETY WITH CLIENTS SHOWING AND MANAGING COMMERCIAL PROPERTY

Property management may be one of the most dangerous careers in real estate because you are typically showing vacant properties to prospective customers. Here are several things to keep in mind:

- 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 the property. 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 with you, 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 you review all the safety awareness procedures and implement the best measures to provide protection from assailants.

(Source: Georgia Association of REALTORS®)

REALTOR SAFETY SAFETY WITH CLIENTS

SECTION 3: SAFETY WITH CLIENTS FIGHT OR FLIGHT? ESCAPE IS THE BEST SELF-DEFENSE

Yell "fire" to get attention. Run and call 9-1-1 when you can. Take a self-defense training course/class. If you strike, mean it.

When faced with danger, trust yourself and stay as calm as possible. Think rationally and evaluate your options. There is no one right way to respond to a confrontation, because each is different. The response depends on the circumstances: location of the attack, your personal resources, the characteristics of the 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 may be the proper choice in a 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/she says. If someone tries to rob you —give up your property; don't give up your life.

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

Distraction and then flight - Obviously you should try to get away—but whether you can get away depends on your shoes, your clothing, your 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!" When interviewed, rapists said they'd leave a woman alone if she yelled or showed that she was not afraid to fight back.

Physical resistance - If you decide to respond physically, remember that your first priority is to get away. Act guickly and decisively to throw the attacker off guard while you escape.

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.

(Source: Washington Real Estate Safety Council)

REALTOR SAFETY SAFETY WITH CLIENTS

SECTION 3: SAFETY WITH CLIENTS PROTECT YOURSELF WITH SELF-DEFENSE SKILLS

Guidelines For Choosing A Self-Defense Course

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 and concerns. 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 for 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.

Many health clubs, community colleges and martial arts studios offer these classes. Here are steps you can take to find the best self-defense class for you:

1. Ask 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.)

2. 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.

3. 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.

4. 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.



SECTION 3: SAFETY WITH CLIENTS Protect Yourself with Self-Defense Skills CONT.,

5. Look for programs that offer options, techniques, and a way of analyzing situations. Good self-defense programs do not tell an individual what 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 by the situation.

6. 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

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

Defend University's Principles of Self-Defense www.defendu.com/wsdi/principles.htm

"Basic Self-Defense for Women" by Kirsten Lasinski GoogoBits.com www.googobits.com/articles/1254-basic-selfdefense-for-women.html

Sixwise.com www.sixwise.com/newsletters/07/09/26/15_key_tips_to_defend_yourself_if_you_ever_must_ defend_yourself_in_a_fight.htm

(Source: Defend University)



SECTION 3: SAFETY WITH CLIENTS 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 while in your car:

- Your office should keep a file on each agent's vehicle, including the make, year, model, color and license plate number.
- Whenever possible, take your own car to a showing. 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.
- 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.
- Using a cell phone while driving can cause an accident. For driving safety, purchase a hands-free phone kit for your vehicle. And never attempt to take notes while driving – pull over and stop in a safe place first.
- If you are in an unfamiliar area, make mental notes of landmarks, points of interest and intersections. And always know the exact address of where you are going.
- 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.

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SECTION 3: SAFETY WITH CLIENTS Safety on the Road CONT.,

- If you periodically carry large deposits to the bank, be especially aware of any strangers lurking around the office parking lot. If you must transport cash deposits, use the buddy system or arrange for a security service or police escort.
- Avoid aggressive drivers. Don't create a situation that may provoke another motorist such as tailgating or flashing your lights. Use your horn sparingly, and if you are being followed too closely, move over and let the driver pass you. If you do encounter an angry driver, avoid eye contact and give them plenty of room. If you are concerned for your safety, call 9-1-1.

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

- Don't approach your vehicle if a van or other large vehicle with tinted windows is parked next to it. Find a security guard to walk you to your car, or look for a nearby couple walking to their car and say something like, "That vehicle wasn't there when I parked. Would you mind making sure I get into my car safely?"
- Have your key ready to open the car door. Never stand next to your car searching through your purse. Robbers, car-jackers and sexual predators all watch for this type of distraction.
- Once in your car, lock the doors immediately.
- Get moving. Don't sit inside of your vehicle adjusting the stereo, rummaging through shopping bags or your purse, or talking on your phone, especially if the lot is not well populated.
- If you have an unlocking button or keyless entry system, make sure you unlock only the driver door. Unlocking all doors allows a predator to simply slide into your car from the passenger side.
- Make sure that your dome light is always functioning properly. As you unlock your vehicle at night, glance into the back seat and make sure that an attacker has not gained access to your car.



SECTION 3: SAFETY WITH CLIENTS Safety on the Road CONT.,

Auto Accident Scams

An apparent auto accident may not be an accident at all, but rather a scam. Learn to recognize auto accident scams to help prevent you and your family from becoming victims.

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.

Drive Down - 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.



SECTION 3: SAFETY WITH CLIENTS Safety on the Road CONT.,

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 transactions.
- 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.
- Watch out for suspicious-looking people waiting around an 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 your 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.

(Sources: REALTOR® Magazine; Louisiana REALTORS®; Washington Real Estate Safety Council; City of Mesa, AZ; City of Albuquerque, NM; Allstate; Road and Travel magazine; North Carolina Real Estate Agent Safety Guide)

REALTOR SAFETY SAFETY WITH CLIENTS

SECTION 3: SAFETY WITH CLIENTS 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 cell 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 ICE Larry. This is becoming an accepted standard across the U.S.
- Be careful with giving confidential information such as bank account numbers over your cell 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.

Using Your Phone Behind the Wheel

The safest 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 this advice 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 and the voice mail system while your car is stopped.

REALTOR SAFETY SAFETY WITH CLIENTS

SECTION 3: SAFETY WITH CLIENTS Cell Phone Safety CONT.,

- Use a hands-free model. 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.
- 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.

(Sources: Canada Safety Council; Spybusters.com)



SECTION 3: SAFETY WITH CLIENTS THE 10-SECOND RULE

Inattention is one of the main reasons people find themselves in dangerous situations. 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.

(Appeared in "What You Can Do About Safety," REALTOR® Magazine, September 2000. Courtesy Night Owl/ Vector Security, Landover, MD.)



SECTION 3: SAFETY WITH CLIENTS SAFETY AT OPEN HOUSES

An open house can be a great sales tool, but it also exposes you to numerous unfamiliar people for the first time. Stay safe by practicing these guidelines.

- If possible, always try to have at least one other person working with you at the open house.
- Check your cell phone's strength and signal prior to the open house. Have emergency numbers programmed on speed dial, and keep your phone with you at all times.
- 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 the 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.
- Communicate frequently with the 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.



SECTION 3: SAFETY WITH CLIENTS Safety at Open Houses CONT.,

If you are showing model homes, here are three 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, e-mail, and vehicle information.
- 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.

(Sources: Washington Real Estate Safety Council; City of Mesa, AZ; Georgia Real Estate Commission)



SECTION 3: SAFETY WITH CLIENTS PROTECT YOURSELF WITH 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.

Do not hesitate to call 9-1-1 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.

(Source: Washington Real Estate Safety Council)

REALTOR SAFETY SAFETY WITH CLIENTS

SECTION 3: SAFETY WITH CLIENTS SHARE SAFETY TIPS WITH YOUR CLIENTS

Share the safety message with your clients! They, too, can be vulnerable as they allow strangers into their homes, or visit other people's property. Give them this valuable advice to help them protect themselves against crime:

- Remind your clients that strangers will be walking through their home during showings or open houses. Tell them to hide any valuables in a safe place. For security's sake, remember to remove keys, credit cards, jewelry, crystal, furs and other valuables from the home or lock them away during showings. Also remove prescription drugs. Some seemingly honest people wouldn't mind getting their hands on a bottle of Viagra, uppers or downers.
- DON'T leave personal information like mail or bills out in the open where anyone can see it. Be sure to lock down your computer and lock up your laptop and any other expensive, easy-to-pocket electronics, like iPods, before your showing.
- Tell your clients not to show their home by themselves. Alert them that not all agents, buyers and sellers are who they say they are. Predators come in all shapes and sizes. We tell our children not to talk to strangers. Tell your sellers not to talk to other agents or buyers, and to refer all inquiries to you.
- Instruct your clients that they are responsible for their pets. If possible, animals should be removed during showings. Make clients aware that buyers and agents are sometimes attacked, and the owner will be held liable.
- 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 agent, 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.

(Source: REALTORSafety911.com; Realty Times; ThinkGlink.com)

SECTION FOUR: SAFETY AT HOME

SECTION 4 INCLUDES:

SAFETY AT HOME PROTECT YOUR PERSONAL AND ELECTRONIC INFORMATION (IDENTITY THEFT)

Knowledge awareness empowerment



SECTION 4: SAFETY AT HOME

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. Burglars usually leave if they can't break in within ninety seconds. Anything that slows down a thief by even a minute or two can keep your house from being robbed.

The Home Safety Council has a wealth of information on making your home safer. Visit their Web site at www.mysafehome.org and get a personalized checklist to meet your personal home safety needs.

In the meantime, here are a few tips:

- Make sure that all doors to the outside are metal or solid, 1 ³/₄" hardwood and have good, sturdy locks.
- Use the locks you have. Keep your doors and windows locked, even if you're at home. Get your children into this habit, too. And always lock up your home when you go out, even if it's only for a few minutes.
- Secure sliding glass doors with commercially available bars or locks, or put a wooden dowel or broomstick in the door track.
- Make sure your windows, especially at ground level, have good locks and use them.
- Make sure all porches and other possible entrances are well lit. Heat- or motion-sensing lights are a good choice for outdoor lights.
- Trim any bushes or trees that hide doors or windows. Keep ladders, tools, toys, and recreational equipment inside when you're not using them.
- Don't hand out keys to friends, even if they are trustworthy. Know the location of all your house keys all the time. Never use hide-a-keys or leave the key under the doormat, above the door, in a flowerpot, or anywhere outside the house. You may think you're being clever, but experienced thieves know all the tricks. Also, keep your car keys and house keys on a different ring if you ever use valet parking or leave your keys with parking lot attendants or even at a repair garage.



SECTION 4: SAFETY AT HOME Safety at Home CONT.,

- Watch your trash: Just bought a new entertainment system? A bunch of empty boxes out by the curb triggers an alarm to would-be thieves. Instead of putting boxes out in plain sight, cut them down, and stuff them in trash bags.
- Keep written records of all furniture, jewelry and electronic products. If possible, keep these records in a safe deposit box, fireproof safe, or other secure place. Take pictures or a video, and keep purchase information and serial numbers if available. These help law enforcement agencies track recovered items.
- Clearly display your house number, so police and other emergency vehicles can find your home quickly.
- If you see a screen that has been cut, broken windows, or a door that's been left open, don't go in. Call the police from a neighbor's house or a public phone.
- If you hear a noise that sounds like someone breaking in or moving around, quietly call the police and wait calmly until they arrive. If you can leave safely, do so. Otherwise, lock yourself in a room you are in, pretend to be asleep.

FOR APARTMENT DWELLERS

- Have the apartment's locks changed when you move in. (The maintenance crew can simply swap lock cylinders with a random vacant apartment, a project that is free and takes only a few minutes.)
- Depending on the neighborhood, you may also feel more secure if you have a deadbolt

lock. Apartment renters, make sure to get permission first.

- Use your peephole, and don't open the door for strangers. Demand identification

from

package delivery services, even if they're in uniform. (Uniforms can be stolen.)

- Even if you're home, don't leave the door to your apartment unlocked.
- Make sure the building's public areas aren't threatening, i.e. lights out in the parking lots,

laundry room, or hallways.

- Get to know your neighbors, and watch for suspicious people on the premises.

(Sources: Nevada County Association of REALTORS®; City of Baton Rouge, LA; Home Safety Council; Kwikset)



SECTION 4: SAFETY AT HOME Safety at Home CONT.,

- Home security alarms are available for apartment and condo dwellers as well; look into portable door/window alarms or a wireless home security system (things that can move with you when it's time to find a new home).
- Just use your last name, or if necessary last name and first initial, on your door or mailbox. This keeps strangers from knowing your gender or how many people live in your apartment.

WHEN YOU GO AWAY

- Ask a trusted neighbor to collect your mail and newspaper, and offer to return the favor.
- Leave word about when you're leaving, when you'll return, and how you can be reached in an emergency.
- Put automatic timers on at least two lights (and possibly a radio) to help your home look and sound lived-in.

(Sources: City of Baton Rouge, LA; www.homesecurityinformation.com)



SECTION 4: SAFETY AT HOME 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 Trans Union—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; www.equifax.com; P.O. Box 740241, Atlanta, GA 30374-0241

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

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

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.



SECTION 4: SAFETY AT HOME Protect Your Personal and Electronic Information CONT.,

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 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 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.



SECTION 4: SAFETY AT HOME Protect Your Personal and Electronic Information CONT.,

8. Stop pre-approved credit offers.

Stop most pre-approved credit card 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 he 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 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:

1. Report the fraud to the three major credit bureaus.

You can report the identity theft to all three of the major credit bureaus by calling any one of the toll-free fraud numbers below. You will reach an automated telephone system, which will ask you to enter your Social Security number and other information to identify yourself. The automated system allows you to flag your file with a fraud alert at all three bureaus. This helps stop a thief from opening new accounts in your name. The alert stays on for 90 days. Each of the credit bureaus will send you a letter confirming your fraud alert and giving instructions on how to get a free copy of your credit report.

Experian 1-888-397-3742 Equifax 1-800-525-6285 TransUnion 1-800-680-7289

2. Report the crime to the police.

Ask the police to issue a police report of identity theft. Give the police as much information on the theft as possible, including copies of your credit reports showing the items related to identity theft. (Black out items not related to identity theft.) Give the police any new evidence you collect to add to your report. Be sure to get a copy of your police report. You will need to give copies to creditors and the credit bureaus.



SECTION 4: SAFETY AT HOME Protect Your Personal and Electronic Information CONT.,

3. Request information on fraudulent accounts.

When you file your police report of identity theft, the officer may give you forms to use to request account information from credit grantors, utilities or cell phone service companies. When you write to creditors where the thief opened or applied for accounts, send copies of the forms, along with copies of the police report. Give the information you receive from creditors to the officer investigating your case.

4. Call creditors.

Call creditors for any accounts that the thief opened or used. When you call, ask for the security or fraud department. Examples of creditors are credit card companies, other lenders, phone companies, other utility companies, and department stores. Tell them you are an identity theft victim. Ask them not to hold you responsible for new accounts opened by the thief. If your existing credit accounts have been used fraudulently, ask the credit issuers to close those accounts and to report them to credit bureaus as "closed at consumer's request." If you open a new account, have it set up to require a password or PIN to approve use. Don't use your mother's maiden name or the last four numbers of your Social Security number as your password. Ask the creditors to give you copies of documentation on the fraudulent accounts.

5. Review your credit reports carefully.

When you receive your credit reports, read them carefully. Look for accounts you don't recognize. Look in the inquiries section for names of creditors from whom you haven't requested credit. You may find some inquiries identified as "promotional." These occur when a company has gotten your name and address from a credit bureau to send you an offer of credit. Promotional inquiries are not signs of fraud. (By calling to report identity theft, your name will be automatically removed from the mailing list to receive unsolicited credit offers of this kind.) Also, as a general precaution, look in the personal information section to verify your Social Security number, address and name.

If you find anything you don't understand, call the credit bureau at the telephone number listed on the report. Tell them you want to block, or remove, any information on the report that is the result of identity theft. (You must send a police report of identity theft to support this request.)

(Sources: The Federal Trade Commission, The Office of Privacy Protection in the California Department of Consumer Affairs)

RESOURCES FOR: PRESENTERS, BROKERS AND ASSOCIATIONS

INCLUDES:

SAFETY IS A MATTER OF COURSE (FOR DISTRIBUTION TO PRESENTATION ATTENDEES)

FOR BROKERS: PROTECT YOUR OFFICE AND YOUR AGENTS

LIST OF REALTOR® SAFETY RESOURCES

PRESENTATION EVALUATION (FOR DISTRIBUTION TO PRESENTATION ATTENDEES)

Knowledge awareness empowerment



SAFETY IS A MATTER OF COURSE

Continue your safety training on your own time! NAR offers a complete, interactive online REALTOR® safety course through REALTOR® University to teach you the tenets of staying safe on the job, at home and in the car.

The interactive learning environment will hold your interest as it takes you through several realistic settings where you search for hidden safety tips. Be careful—you may stumble upon potential dangers lurking! An online quiz after each section tests your knowledge of actions you can take before and during your workday to ensure that you stay safe.

Bulk rates for Associations, Brokers and Offices

The course is \$49 AT-COST as part of the "Right Tools, Right Now" initiative, or it's available for Associations, brokers and R.E. offices to purchase course passes for everyone in your office. Help spread the safety message, and save!

CE credit

NAR is seeking approval in a number of states for continuing education (CE) credit. Talk to your state licensing board about getting certification approval for the online REALTOR® Safety course!

Questions?

For information about discounts for bulk purchases for Associations or brokers or about continuing education credit, contact Colleen Ryan at cryan@REALTORS.org.

REALTOR[®] University is NAR's exclusive online education destination that offers over 400 hours of online education in sales, marketing and business skills. Earn a designation, including ABR[®], CIPS, GREEN or SRES[®], a certification or satisfy continuing education requirements.

For more information or to take the course, visit www.REALTOR.org/RealtorUniversity.





BROKERS: PROTECT YOUR OFFICE AND YOUR AGENTS

Below are some recommended safety techniques for real estate brokers from 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. Use the Web sites on the resource list and the "Office Safety Action Plan" included on the CD-ROM to create your plan.
- 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 9-1-1 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.

(Source: Nevada County Association of REALTORS® (CA))

RESOURCES FOR PRESENTERS, BROKERS AND ASSOCIATIONS

SAFETY RESOURCES

Expand on the REALTOR[®] Safety training in this kit with your own year-round initiative. This handout includes many sources of information you can use to find new information, tailor that information to your members, and keep the safety message strong all year long.

The best place to start is the REALTOR® Safety section of NAR's Web site at www.REALTOR.org/Safety.

Other organizations and REALTOR® Associations have much to offer. You'll find their information listed below.

Safety Resources for Members

In addition to CD-ROM copies of the REALTOR® Safety video included in this training kit, NAR members can purchase a variety of safety-related products—including customizable products—through the REALTOR.org store, including:

REALTOR® Safety Tips Wallet Card

The handy wallet-sized card offers at-a-glance tips from NAR to help keep members safe and includes space to write in local emergency phone numbers. Purchase a pack of 100 cards for \$12.

The Safety Minute:01, by Robert Siciliano

This book provides safety and security fundamentals in the post 9/11 world. Purchase The Safety Minute:01 for \$14.95 (members) or \$24.95 (nonmembers).

FREE Safety Resources

REALTOR® Magazine Online

You'll find a collection of safety features, an interactive safety quiz, and other information on REALTOR® Magazine Online. www.REALTOR.org/rmohome

REALTOR Safety Webinars

NAR has archived some excellent webinars on REALTOR[®] safety topics, and will be offering new ones throughout the year, presented by established experts. For details, visit www.REALTOR.org/Safety.

RESOURCES FOR PRESENTERS, BROKERS AND ASSOCIATIONS

Safety Resources CONT.,

State and Local REALTOR® Association Resources

The following REALTOR $^{\tiny (\!\!\!\!\!)}$ Associations have produced extensive safety programs for their members that they would be glad to share with others.

Arizona Association of REALTORS®

255 East Osborn Road, Suite 200 Phoenix, AZ 85012 602-248-7787 www.aaronline.com/ForRealtors/Safety

Bookmark this site for its many links to REALTOR® safety information on the Internet.

Georgia Association of REALTORS®

3200 Presidential Dr. Atlanta, GA 30340 770-451-1831 www.garealtor.com/MemberCenter/REALTORSafety/tabid/102/Default.aspx

Read this Association's safety tools for REALTORS®

Louisiana REALTORS® Association P.O. Box 14780 Baton Rouge, LA 70898 225-923-2210 www.larealtors.org/legal/safety.asp

Get many helpful tips for staying safe on the job in the Louisiana REALTORS® Safety Brochure, including protecting yourself from criminals, open house safety, safety on the road, ATM safety and recommended office procedures.

RESOURCES FOR PRESENTERS, BROKERS AND ASSOCIATIONS

Safety Resources CONT.,

The Real Estate Safety Council www.warealtor.org/safety

Government Institutions, Not-For-Profit Organizations, Commercial Businesses and Other Resources

Safety at Work

Helpful safety tips from local police departments.

City of Albuquerque, New Mexico www.cabq.gov/police/prevention/realtor.html

City of Baton Rouge, Louisiana www.brgov.com/dept/brpd/safety.htm

City of Mesa, Arizona http://mesaaz.gov/police/literature/realtor.aspx

City of Eugene, Oregon www.eugene-or.gov and search on "Realty personal safety"

Realty Times: Agent safety articles and news. http://realtytimes.com/rtapages/agentsafety.htm

Sonoma County Crime Crushers www.sonoma-county.org/crimecrushers/

Tucson (Arizona) Police Department http://tpdinternet.tucsonaz.gov/crimeprevention/realtor_safety.html

CONTINUED

RESOURCES FOR PRESENTERS, BROKERS AND ASSOCIATIONS

Safety Resources CONT.,

Safety at Home

Home Fire Sprinkler Coalition www.homefiresprinkler.org Recommendations on fire sprinkler safety at home and at the office.

Home Safety Council www.safehome.org

The National Crime Prevention Council

www.ncpc.org An extensive collection of safety resources, including "Tips for Staying Safe at Work" and "Protect Yourself from Violent Crime."

Safety on the Road

National Highway Traffic Safety Association www.nhtsa.dot.gov Crash test and vehicle rollover ratings, injury prevention tips and related traffic safety information.

Self-Defense Information and Classes

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

Women's Self-Defense Institute www.rapeescape.com

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

Defend University

Offers advice on self-defense, security and personal protection information and techniques. www.defendu.com

Sixwise.com

Assortment of articles includes "15 Keys to Protect Your Home When You are on Vacation," "How to Stay Safe When You Are Confronted by an Aggressive Person," and "What to Do (and Not Do) if Your Car Ever Leaves You Stranded." www.sixwise.com

REALTOR[®] SAFETY

EVALUATION FORM FOR PRESENTATION ON REALTOR® SAFETY

 Overall, how valuable did you find the complete presentation on REALTOR[®] Safety? 		
Very valuable	somewhat valuable	not valuable at all
2. How valuable was the video portion of the presentation?		
Very valuable	somewhat valuable	not valuable at all
3. How valuable were the handouts?		
Very valuable	somewhat valuable	not valuable at all
4. Do you think you will use any of the tips and suggestions covered in the presentation?		
Yes	No	

5. How can we improve on this presentation?

Thank you for your time today. Stay safe!