

RHR Information Services, Inc

# SelectRent News

## Editor's Note



It's hard to believe that another year has passed. They seem to go by faster every year. That must be what getting older does to you. This is my favorite newsletter to write because it offers the opportunity to reflect upon what we've achieved over the past 12 months and provide a sneak preview of what RHR is working on for the next calendar year.

2008 should prove to be a fun year for us here at RHR with lots of changes and new endeavors on the frontier. We

have a new CEO that we will be introducing, new partnerships and alliances with outside vendors, and new business models to develop.

The New Year also is also of course the time to make resolutions, and RHR's #1 resolution for 2008 is operational excellence.

RHR is going to strive diligently to streamline the operational and daily functionality of our service to you to provide as nearly perfect a process that can be

achieved. As part of this we will be pushing to convert more clients than ever to our web-based service and move further away from the antiquated fax and mail services that some are still using.

Please take a minute to read the important articles in this newsletter and don't hesitate to call with any questions or comments at 952.545.3953 or 888.389.4023.

*Tony Karels*

## This is the Season for Giving

For those of you that didn't receive our holiday card I apologize. It seems that every year we have a fair amount of them returned marked as "undeliverable" by the post office.

We want to let everyone know how thankful we are to be working with you, and although we would love to lavish you all with gifts during the holidays, we decided that perhaps a better use of resources would be to assist those less fortunate on your behalf.

Therefore it gives me great pleasure to let you know that for the 4th year in a row we have made a donation to the following incredible organizations:



*Families Moving Forward is a faith-based organization of volunteers in Minneapolis, Minnesota that provides temporary housing, permanent affordable housing and supportive services to low-income families with children.*

*able homes across the Twin Cities for people with low or moderate incomes. Aeon plans to continue to grow and serve people and communities seeking high-quality, affordable places to call home.*

If you would like to learn more about these charities or give a donation yourself, please visit their websites at:

[www.familiesmovingforward.org](http://www.familiesmovingforward.org)

[www.aeonhomes.org](http://www.aeonhomes.org)



Homes for Generations

*Aeon is an award-winning non-profit provider of quality afford-*

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## Safeguard Sensitive Information



*“A first step toward safeguarding corporate data is to shred anything that contains sensitive information.”*



Every day, corporations deal with confidential information containing everything from company trade secrets and marketing research, to social security numbers and addresses of employees, customers and vendors.

Recent news headlines about dumpster diving and stolen laptops, however, have shown that the release of any kind of proprietary information can have disastrous consequences for businesses.

In the last two years alone, 85 percent of businesses have experienced a data breach involving the loss or theft of customer, consumer or employee data. In that same period of time, more than 150 million records have been exposed.

The financial implications stemming from the theft of proprietary information in the workplace are startling, as the crime cost U.S. businesses and consumers \$56.6 billion in 2005. On average, data losses cost companies \$182 per compromised record in 2006, an increase of 31 percent from 2005.

With an ongoing exchange of paper in offices, the workplace is an increasingly desirable target for identity thieves. Small businesses are particularly at risk because they don't always have the resources to protect their information.

Protecting your data is protecting your business. No matter how big or small the business, you must ensure that the proper policies are in place to protect sensitive data. Financial implications are only a portion of the consequences, as businesses can now face penalties, such as fines and lawsuits, if they neglect to properly store and destroy sensitive information. Federal laws like

the Fair and Accurate Credit Transactions Act (FACTA), Health Insurance Portability and Accountability Act (HIPAA) and Gramm-Leach-Bliley Act (GLB) require businesses of all sizes to properly manage and dispose of consumer and patient information.

In some states, lawmakers have begun to hold employers responsible for protecting employees' information, making it vital for businesses to comply with these guidelines.

A first step toward safeguarding corporate data is to shred anything that contains sensitive information. While some companies utilize off-site shredding services to destroy information, on-site shredding offers the convenience and a greater sense of security in knowing that information is destroyed immediately. Businesses should look for personal or commercial shredders that destroy CDs/DVDs, can handle large volumes of paper and feature cross-cut versus strip-cut capabilities, ensuring all private information is destroyed into small, unidentifiable pieces.

Shredding is just one of many ways to safeguard sensitive information. Businesses should consider implementing the following precautions to help minimize their risk of identity theft:

- Develop office guidelines for all employees that outlines the proper procedures for protecting sensitive information.
- Keep all sensitive information and files locked away. Restrict access to those who need it and closely watch your files.
- Work with your company's IT department to limit the access employees have to electronic files. All files should be password protected and encrypted.

- Ensure all company computers have the most up-to-date anti-virus, anti-spy ware and firewall software. Also check to make sure wireless networks are protected with the proper security settings.
- Limit the use of social security numbers in the workplace. Don't use social security numbers on items such as employee identification badges, time cards or paychecks.
- Conduct thorough background checks on potential employees. It is not uncommon for confidential information to be stolen from within.
- Use a locked mailbox to send mail that contains personal or company checks, social security numbers or account information.

Organizations broke down their costs of security breaches as follows:

- Employee productivity impacted—35 percent .
- Server or network downtime—21 percent .
- Revenue-generating activities impacted—20 percent.
- Physical assets impacted— 17 percent.
- Legal fees and/or fines—8 percent.

The survey also revealed that not all security breaches originate externally. Among organizations that experienced a security breach, nearly one in four (23 percent) indicated an insider security breach or threat in the last year.

For More Information Go To: <http://www.secprodonline.com/articles/50543/>

## Terrorist Watch List Swells To More Than 755,000 Names

According to a report by the Government Accountability Office (GAO) the federal terrorist watch list has grown to more than 755,000.

The size of the list, typically used to check people entering the country through land border crossings, airports and sea ports, has been growing by 200,000 names a year since 2004 and the swelling of its ranks has raised worries about the list's effectiveness.

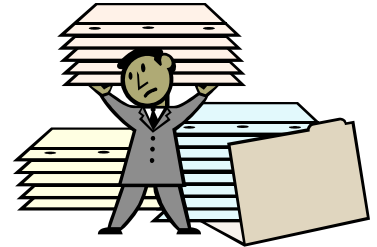
Some lawmakers, security experts and civil rights advocates warn that it will become useless if it includes too many

people. "It undermines the authority of the list," says Lisa Graves of the Center for National Security Studies.

"There's just no rational, reasonable estimate that there's anywhere close to that many suspected terrorists." The exact number of people on the list, compiled after 9/11 to help government agents keep terrorists out of the country, is unclear. Leonard Boyle of the FBI's Terrorist Screening Center, urges that the list be used for screening by businesses where workers could "carry out attacks on our critical infrastructure that could

harm large numbers of persons or cause immense economic damage."

If your screening package doesn't currently include the Federally required OFAC terrorist / drug trafficker watch list please contact your RHR representative right away to have it added to your package. The penalty for non-compliance with this PATRIOT ACT law is severe.



## The Minnesota Cold Weather Rule

The [Minnesota Public Utilities Commission](#) developed the Cold Weather Rule to protect a tenant (or homeowner) from having their heat source disconnected in winter if they are unable to pay their utility bills. (188)

The rule is in effect from October 15 through April 15 and applies to utilities regulated by the state. (189)

The Cold Weather Rule does not prevent a landlord from evicting a tenant, or refusing to renew a lease that expires during this "cold weather" season.

The Cold Weather Rule does not prohibit shut-offs but does provide four levels of protection:

- Reconnection Plan (190)
- Inability to Pay status

(191)

- Ten Percent Plan (192)
- Payment Schedule (193)

In order to qualify for the Reconnection Plan, Inability to Pay status or the Ten Percent Plan, a tenant's annual income must not be more than 50 percent of the state median income level, which is \$38,364 for a family of four.

The tenant must also be willing to set up and keep to a payment plan. Any residential customer, regardless of income or account status, may qualify for a payment schedule. (194)

To qualify for any of these levels of protection you must work with your utility provider.

For more information about eligibility, or about applying for protection under the Cold

Weather Rule, contact your local utility or call the Consumer Affairs Office of the Minnesota Public Utilities Commission (PUC) at (651) 296-0406 or 1-800-657-3782. The TTY number is (651) 297-1200.

If you meet low-income guidelines, you may also be eligible for federal energy assistance funds.

There are other governmental and private agencies that also offer financial assistance. Your utility company or the PUC can help you get in touch with these programs.

For more information please visit the office of Minnesota Attorney General:  
[http://www.ag.state.mn.us/Consumer/housing/lt/LT\\_4.asp#27](http://www.ag.state.mn.us/Consumer/housing/lt/LT_4.asp#27)



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## The Right Path to the Right People

Disclaimer: This newsletter has been developed for informational purposes only for use by the customers of RHR Information Services, Inc., and should not be relied upon as definitively accurate. Due to the complex nature of your business, we strongly suggest that you work closely with legal council when making business related decisions.

## The Top 10 Excuses of the Month

Since I'm such a big fan of Letterman's lists I felt the need to bring back this section of the newsletter—the Top 10 Excuses of the Month! These are too good to be made up, and were actually borrowed from another website.

Here they are for your amusement in no particular order:

**"I got a \$500.00 dollar ticket for no tags or insurance, but I'll pay you as soon as my disability is approved. I wrote my Congressman so it'll be soon."**

Charles G., Elkins, AR

**"I'm sorry, I'm a very busy woman. I don't have time to have you asking me for the rent."**

Jeanne M., Naples, FL

**"Don't worry. I'll have the rest of last months rent next Friday and this**

**months rent in full on the 20th (3 weeks)."**

Andy, Levittown, NY

**"My husband is in jail for two months. I will pay my share."**

Nell from Arverne, N.Y.

**"Ahhh, could you wait until next week, we burned a hole in the living room ceiling and we don't want you to see it."**

Chris K, Parkman, OH

**"Our mailman was in an accident and the mail was all over the road, so we didn't get our welfare check."**

Brian, PA

**"I've been working so hard I haven't had time to stop at the bank or go to the post office for a money order"**

Bryan and Joan, VT

**"Here's your check, but I don't have the money in the bank, so don't cash it. My dad is going to send me \$200 on Monday."**

Marie W., Washington

**"I just bought a new car. After insurance, taxes and what not, it costed much more than I thought it would. This could set me back for a while. I hope you'll be understanding about it."**

Matthew O., Colorado Springs, CO

**"I just bought my daughter a bike, so I can't pay rent yet. You wouldn't turn your kids down for a new bike, would you?"**

Mark C., Troy, Ohio