

RHR Information Services, Inc.

Select Rent News

Editor's Note



This month has been marked not only by the changing seasons and temperatures from Summer to Fall, but also by a return to school for another year of learning and growth. We again bring you articles and interesting news to help you and your business professionally grow.

Are you weighing the risks of not conducting background checks? Read the articles on page 2 and page 4 regarding potential consequences of not obtaining checks both for prospective employees as well as business to business screening.

Do you know the background around the potentially largest breach of customer data in U.S. history? Check out the information on page 3 as well as viewing some tips on protecting your identity.

As always, please contact us with any questions or concerns. 952-545-3953 or 888-389-4023

Thank you, Jana Castillon

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THE 12TH ANNUAL MADACS AWARDS

On September 14, 2007, the Minnesota Multi Housing Association (MHA) held the 12th annual MADACS awards —

Multi Housing Achievement in Design, Advertising & Community Support.

The purpose of the MADACS awards is to recognize owners and associates who have made significant contributions to multi-housing marketing and management through exemplary achievements.

The Minnesota Multi Housing Association acknowledges the MADACS awards as the most honored award given in recognition of superior contributions to the multi-housing industry.

RHR Information Services, Inc. was awarded this year's Associate Member Company of the Year!

Thank you to all the RHR team members for their hard work. However, none of this would be

possible without Tony Karels tireless dedication to tenant screening practices.

Tony has been working with our customers for many years and he continues to help optimize the tenant screening process that has helped to establish RHR into the position that it is in today. Although many have contributed towards the accomplishments, Tony has been especially critical as a driver in our continuous improvement efforts. Thank you Tony and team!

Criminal Background Check Must Be Thorough

This is why all background screening procedures need to be thorough, even if it takes longer...

In Florida last month, a frightening series of events brings home the fact that in order to protect our most vulnerable populations any criminal background check must be both thorough and precise.

As reported by myfoxtampabay.com, the YMCA of West Central Florida unknowingly hired a felon to be the summer camp counselor for 8-year-old kids.

This felon, it turns out, is wanted for murdering a teenage girl.

According to the article, the YMCA didn't know about the murder accusations until they were aired on television.

The YMCA does offer in-depth background screening with a criminal background check.

However, in their hurry to get camp counselors hired they didn't wait for the results of the statewide or federal criminal background check, hiring instead based on a clean local check.

This is why all background screening procedures need to be

thorough, even if it takes longer than a business owner or manager would like.

RHR always strives to provide the most thorough and comprehensive background check.

Please visit our website for detailed list of criminal background products or contact your RHR Representative for further information.

888-389-4023 or
952-545-3953

Craigslist con man took prospective renters for a ride

Excerpt from a Denver Post article

A con man was able to convince 29 people to give him \$250 rental deposits on apartments they had never seen.

The scam, advertised on Craigslist.com and Backpage.com, worked for about a month until Greenwood Village police arrested Nick J. Beram, 43, of Denver. He's been charged with a variety of crimes, including computer crimes, theft of more than \$1,000 and criminal impersonation.

And the victims are still coming forward.

Police arrested Beram in mid-August after learning about the

scam and locating about a dozen victims, according to Greenwood Village Detective Joe Gutsell.

Gutsell said police now have the names of 29 individuals and two banks who are out the \$250 deposits. One more person called police today.

Gutsell said Beram represented himself as a property manager with various-sized apartments for rent, which he advertised on the Internet. For a month, he met his victims in Starbucks coffee shops.

"Most of his victims were between the ages of 18 and 30," Gutsell said. "The prices were too good to be true."

According to police, Beram would tell his victims that they needed to clear a background check before he would walk them through the apartment.

A binder of \$250 would hold the apartment until the background check was finished, they were told, and the check would not be cashed until the person cleared the check and agreed to rent the apartment, Gutsell said.

But the checks were cashed immediately. None of the money has been recovered, Gutsell said. He added that Beram, once contacted by police, turned himself in. He is scheduled to reappear in court later this month.



The Largest Breach of Customer Data

Excerpt from www.informationweek.com article
TJX will be glad when this year is over.

The \$17 billion-a-year parent company of T.J. Maxx, Marshall's, and several other discount retail chains has spent the past eight months dealing with the largest breach of customer data in U.S. history, the details of which are starting to come to light.

Last December, TJX says it alerted law enforcement that data thieves had made off with more than 45 million customer records. Since that time, at least one business, Wal-Mart, has lost millions of dollars as a result of the theft, while TJX has spent more than \$20 million investigating the breach, notifying customers, and hiring lawyers to handle dozens of lawsuits from customers and financial institutions. Should TJX lose in the courts, it could be on the hook for millions more in damages.

But there's an even broader TJX Effect:

The data breach, which actually took place over a period of years, has put the entire retail industry on the defensive and stirred up demands for all businesses that handle payment card information to do a better job of protecting it.

Legislators are invoking TJX's name to fast-track data-security bills.

Few details of the TJX debacle have been made public by the company or investigators.

As recently as June, TJX said in a regulatory filing that it didn't know "who took this action, whether there were one or more intruders involved, or whether there was one continuing intrusion or multiple, separate intrusions." Still, important details can be gleaned from internal and external sources.

TJX says that "due to the type of technology used in the intrusion as well as deletions of transaction data in the ordinary course of business," it may never be able to identify "much of the information believed stolen."

The company says the stolen data includes account information for about 45.7 million separate payment cards, though TJX claims that 75% of those cards were either expired at the time of the theft or the stolen information didn't include the security code data from the magnetic stripe on the cards.

The company thinks that driver's license numbers, military IDs, and state IDs for 455,000 customers, together with their names and addresses, also were stolen.

TJX alerted law enforcement that data thieves had made off with more than 45 million customer records.

A Few Tips on How to Protect Your Identity

Protecting your personal information is key to minimizing your risk of becoming a victim of identity theft.

- Keep an eye on your purse or wallet, and keep them in a safe place at all times.
- Don't carry your Social Security card.
- Don't share your personal

information with random people you don't know. Identity thieves are really good liars, and could pretend to be from banks, Internet service providers, or even government agencies to get you to reveal identifying information.

- Read the statements from your bank and credit accounts and look for unusual charges or

suspicious activity. Report any problems to your bank and creditors right away.

- Tear up or shred your charge receipts, checks and bank statements, expired charge cards, and any other documents with personal information before you put them in the trash.



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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.

Business to Business Background Checks

Doing a background check on the businesses that you are involved in is not only smart, but also necessary.

In most cases, people think that background checks are only for potential employees. You do need to do background checks with businesses that you plan to work with, and that cause you to have a large amount of time and money invested.

This includes not only clients, customers, but also vendors and other service providers to your own business.

Doing a background check on them, can give you an indication of their integrity and honesty.

For example, without doing a background check on a vendor, you could be asked to pre-pay for their services and they then under deliver, or even skip town on you.

When you do a background check on business to business decisions, you can prevent businesses to business fraud.

One of the leading causes of this kind of fraud is doing business with someone who claims to be something they are not.

A background check will involve looking at their track record.

Have they had any lawsuits against them in court? Do they seem to have a pattern of complaints against them with the Better Business Bureau or Chamber of Commerce

or any other trade organizations they are a member of?

A background check may include a multiple jurisdiction search, civil litigation searches, professional reference verifications, and so forth.

In the end, you'll have a comprehensive understanding to help you decide whether or not you want to do business with that particular business. It can help you save thousands if not hundreds of thousands of dollars.

Please contact your RHR Representative to obtain more information
888-389-4023 or
952-545-3953