



PBRR FRIDAY FLASH

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Website and Public Listings Display at <http://www.pbbr.com>

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LEADERSHIP 2010

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PBMLS PRESIDENT

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PBRR PRESIDENT ELECT

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Ex Officio

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ASSOCIATION EO

SALLY BAKER

ADMIN ASS'T TO AEO

AMBER YOUNGS

UPDATES AND INFO

Listing Syndication Services

We are now into our first 30 days of service. MLS leadership chose the Opt Out option in our agreements with the syndicators, as explained in the documentation in the Members Area of the board website in each of the tabs, listings are being syndicated. Listings are being syndicated and reports received from both vendors indicate that most of our brokers and their agents are actively registering for syndication.

Public Listing Display

We have been working on an upgrade to our [Public Listing Display](#), which is linked from the [board website](#) to improve the public's ability to search in more detail and view an expanded information report. As always, all leads are referred directly to the listing agent, so please make sure your email address in the MLS is up-to-date. For those of you who have selected Threewide ListHub as your listing syndication service, if your own website doesn't support individual listing pages, we have defaulted the view to the public listing display, so again, all leads go directly to the listing agent.

RETS Profile Service (PB MLS Data PALS 4)

Several of our brokers have inquired about receiving service for a personalized RETS data feed specific to their office listings and agents for special uses such as CREST and Showing Time. We are able to configure and set up accounts for this data specific to each office. This service is called PB MLS Data PALS 4. Greg McClelland is drawing up an agreement for us to use with our brokers for this service. The configuration and set up fee is \$50. The monthly service fee per office is \$25 to be billed on the quarter. There will be an annual agreement renewal and renewal of service fee of \$50 which will be billed at the first quarter of each year for those who sign up for the service.

Board Forms Service

The board office carries both specialized listing agreements and purchase agreements created by the MLS directors and created based on the Traverse Area Association forms. We also carry a small inventory of several of the MAR forms.

RIGHT TOOLS, RIGHT NOW Initiative has been extended through 2010

NAR has extended the highly popular RIGHT TOOLS, RIGHT NOW initiative into 2010 to help members find continued success. In 2009, half a million members accessed tens of millions of dollars worth of NAR products and resources. Over 400 FREE or AT-COST products and services will be available in 2010. Check out the link to the RIGHT TOOLS, RIGHT NOW initiative on the board's website <http://www.pbbr.com>

Paul Bunyan Multiple Listing Service Updates

◆ Amber will be on a temporary leave of absence beginning May 17th. We do not have a definite date for her return at this time. During this time you will be required to direct all emails sally@pbbr.com. While Amber is on leave of absence, and due to understaffing at the board office, please, whenever possible, try to direct your questions and support issues to Paragon Tech support line (877) 657-4357 and Sentrilock Tech support (877) 736 8745.

◆ Reminder of Paul Bunyan Board and MLS Toll free voice and fax numbers: Toll Free Voice: (877) 290-6016 Toll Free FAX: (877) 775-0462

Identity Crisis: How to Protect Yourself against Identity Theft

By Andrew Wooten, president of S.A.F.E. (Highly Rated speaker at 2009 Achieve and 2009 MAR Convention)

Your credit score has significantly increased. You receive a bill for a credit card you don't have. You go to apply for a car loan and are denied because of poor credit. You notice \$0.01 charges in your checking account. What happened? Most likely, you've had your identity stolen.

Identity theft is when, by trickery or using publicly available data, someone obtains personal information about you, assumes your identity, and applies for credit cards, checking accounts or other financial access. The crook has become "you." They can now go on a spending spree, using up your good credit and reputation.

To protect yourself, be vigilant about protecting your personal information. This means not giving out credit card numbers, bank account numbers, Social Security numbers, your birth date, or even your mailing address over the phone unless you initiate the call. Protect your incoming and outgoing mail-and your trash-from thieves.

Multiple Methods

Thieves use a variety of methods to obtain your information including "dumpster diving," where they go through your trash for mail or papers that contain personal information, such as your Social Security number on an old tax form or a mailing from your credit card company. These papers are a gold mine to an identity thief. You can block thieves by buying-and using-a shredder. Shred all documents containing personal information before you discard it. Identity thieves also use "skimming," "phishing" or just a simple change of address.

Skimming is when someone steals credit or debit card numbers by using a special storage device when processing your card. This can happen anywhere, so be sure to watch when they scan your card at a store, restaurant or gas station.

Phishing is when false financial institutions or companies send spam or pop-up messages on a website to get you to reveal your personal information. Remember: no legitimate company is going to ask for your personal information unless you contact them.

Lastly, some thieves will divert your billing statements to another location by changing your address. Keep track of when you receive your bills and statements. If one doesn't show up, contact the company immediately.

Lock Down Your Information

How can you protect yourself? Make these identity-protecting steps a habit:

- Memorize your Social Security number and all your passwords and PINs.
- Sign all your credit cards upon receipt and never loan your cards to anyone.
- Save all your credit card receipts and match them against your monthly bills.
- Report all lost or stolen credit cards immediately, and notify credit card companies and financial institutions in advance of any change in your address or phone numbers.
- Order your credit report annually and inspect it for anything suspicious.
- When you make Internet purchases, be sure it's through a secure website.
- When you complete a credit or loan application, you only need to list the last four digits of credit cards. This is enough information for creditors to match up what's on your credit report.

Most importantly, protect yourself by leaving your "identity" at home, not in your wallet or purse. You should never carry around your birth certificate, passport, PINs or Social Security card. If you carry blank checks, carry only as many as you need-and do not print your driver's license number or Social Security number on your checks. Keep back-up records of all your credit card information in a secure place at home. Finally, don't take out your wallet until you actually need it. Never put it down next to a cash register, on a bar or even on top of your car.

If you become aware of anyone using your identity, immediately notify the creditor involved, law enforcement authorities and the major credit bureaus.

In addition, be extremely wary of companies (even well-established, legitimate companies) that are selling monthly protection plans, there is no 100% guarantee! But, following these guidelines can help decrease the possibility of you becoming a victim of identity theft. For more information, contact S.A.F.E.

Andrew Wooten is an author and professional speaker and has been in the safety and security industry for over 26 years. Visit the [S.A.F.E.](http://www.justbesafe.com/about.php) website for more information. <http://www.justbesafe.com/about.php>

Share your story at www.TheHeartoftheMarket.com

Participants receive this pin.



<http://speakingofrealestate.blogs.realtor.org/2010/04/28/who-is-the-heart-of-the-market-you-are/>

We know you love working in real estate and are a member of the NATIONAL ASSOCIATION OF REALTORS® for a reason. It could be because of the high ethical standards you and all members adhere to or because of the power of the REALTOR® brand and the qualities of trust and professionalism that the name represents. Or, perhaps, it's the resources that NAR provides to help you become a better agent, bring in more clients and then connect them with the right home or property.

Whatever the reason, you truly are The Heart of the Market - central to the real estate industry and each transaction you lead. And whether you're a member of the Association or part of the Association staff, the work you do positively impacts the lives of your fellow members, your clients and the community around you.

Share Your Story and Build Your Brand: Share with us in your own words why you honestly love being a member of the NATIONAL ASSOCIATION OF REALTORS® and how it has made a difference to you, your clients, your members or your community.

Stories that meet the above criteria will be posted to The Heart of the Market Gallery to help show why REALTORS® see NAR membership as important. When posted, we will send you a link to share your story on your social media profiles, including Facebook and Twitter, so you can use these stories to help you build your professional brand and show your value to clients and your community.

Frequently Asked Questions, Terms and Conditions of Participation

How do I share my story? To submit your story, click on the "Share Your Story" link below. You will be asked to log in and will then be brought to a page where you can type your story (maximum word count approximately 100 words). Association staff members, please click the appropriate link below to share your story.

Why do I need to verify my address and e-mail address? After you complete the story form and click "Share Now," you will be asked to verify your address. You may choose to have the "I LOVE being a REALTOR®" pin mailed there or you can enter a different address. You may share as many stories as you'd like, but will receive a pin only for the first two submissions, while supplies last. We also need to verify your e-mail for the purpose of communicating with you regarding The Heart of the Market program. We will not add your name to any other e-mail list for any other purpose.

What happens after I send my story? What stories will be posted?

After you click "Send" in the address and e-mail address verification page, your story will be sent to NAR staff for review to assure the content reflects the positive intentions of this program, which are the following:

Share with us in your words and as honestly as possible why you love being a member of the NATIONAL ASSOCIATION OF REALTORS®; and how being a member has made a difference to you, your clients, your members or your community.

NAR will review all submissions to confirm they meet the criteria. Decisions as to which stories meet the criteria will be at the sole discretion of the National Association. As will be the decision as to which stories will be posted.

NAR will contact you within 1-2 business days to notify you when your message is posted to the Gallery and available to share with others.

How can I share my story? The e-mail you receive from NAR will contain a link to your own story that includes options (buttons) allowing you to share on your Facebook page, through your Twitter account or via e-mail. Click on one of the options and follow the prompts to complete the process.

Will NAR use the stories for any other purpose? In addition to being posted on The Heart of the Market Gallery page, NAR plans to include stories and quotes in NAR promotional materials, benefits brochures and other appropriate materials. They, or parts of them, may also be in The Heart of The Market program materials including, but not limited to: banner ads, print ads and flyers, and on REALTOR.org. Your submission of your story constitutes your authorization to use your story in these ways. Should the quotes be used for purposes other than what is outlined above, an NAR staff person will contact you for permission to use the content.