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*The Worth Ross Tenant Newsletter Service*

## Your Worth Ross & Associates Team!

Contact Us: (214) 522-9100

### Worth Ross

Broker Owner, Ext. 202  
worth@worthross.com

### Kevin Curran

Agent, Ext. 212  
kevin@worthross.com

### Oliver Roberts

Agent, Ext. 207  
oliver@worthross.com

### Chris Vogel

Agent, Ext. 215  
chris@worthross.com

### Melissa Zacha

Agent, Ext. 216  
melissa@worthross.com

### Jere Becker

Agent, Ext. 214  
jere@worthross.com

### Pete Webb

Agent, Ext. 214  
pete@worthross.com

### Steve Smith

Agent, Ext. 210  
steve@worthross.com

### Jayne Morin

Accounting, Ext. 205  
jayne@worthross.com

### Ping Liu, CPA

Accounting, Ext. 211  
ping@worthross.com

### Leslie Moore

Work Order Supervisor, Ext. 201  
leslie@worthross.com

[worthross.com](http://worthross.com)



## ...TIS THE SEASON

As the song goes, "tis the season to be jolly..." - but one thing that could definitely dampen the holidays is a case of identity theft. This has become a big problem in today's world with statistics of over 10 million cases and billions of dollars lost in one year. With the increase of spending, both in stores and online during the holidays, identity theft will most likely be on the rise.

There is a lot you can do to protect yourself and your family and the first is to prevent someone from accessing your information.

- Know where all your credit cards and documents are at all times.
- Only carry credit cards that you really need with you, checking regularly that they are still in your wallet or purse.
- Beware of how you display credit cards in public, who you have given the card to for payment, and if someone has an opportunity to make an illegal copy.
- Keep important information confidential and hidden even in your home, such as passwords, account numbers, etc.
- Keep paper information in a secure place, locked away or in a bank vault.
- Maintain sensitive information in your computer with password protection that you change regularly.

- Use a reliable internet security program and firewall; keep them updated at all times.
- If you buy online, make sure the website shows "https" in front of the website page - which indicates that it is a secure sight. Check online services that will verify that the company is legitimate.
- If you are really uncomfortable or unsure of the security of your computer, order by phone rather than put your information out over the Internet.
- Ignore suspicious emails, such as those that claim you have ordered something that you know you have not - they are just looking for you to give them your personal credit card information.
- Beware of phony emails from large corporations that request you verify your account or "update your information. Large companies or corporations such as *PayPal* or *EBay* will not ask for personal information by email, but they are major targets for email fraud and identity theft.
- When you receive your paper mail, shred any information with personal information or offers, such as credit cards, mortgage applications, etc.
- When disposing of paper records, shred them yourself or if

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**Worth Ross  
Management Co. Inc.**  
4145 Travis St., #204  
Dallas, TX 75204  
(800) 522-9119  
(214) 522-9100  
Fax: (214) 528-6889  
[worth@worthross.com](mailto:worth@worthross.com)  
[worthross.com](http://worthross.com)

## Report Your Maintenance On The Internet!

### Did You Know?

Did you know that you could report your maintenance on our updated Web Site? It's easy, just go to [www.worthross.com](http://www.worthross.com) and choose Resident Information, and then, Maintenance Form. Just fill in each item, tabbing from one to another, and send. We will send a confirmation e-mail to you.

### Know Someone Who is Looking for a Home?

Do you know a homeowner who would like to rent out their home? Refer them to us and we will reward you. We just need a name and telephone number of the person you are referring, or simply have them mention your name when they call us. Call, fax, or send us an e-mail to earn your reward today.



4145 Travis St., #204  
Dallas, TX 75204

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you have a lot of paper, take it to a professional shredding company.

- If you get a new computer and discard a new one, make sure you have truly destroyed the data on the hard drive. Ask for professional help if you do not know how to do this.

If you do suspect fraud or theft, take action quickly.

- Contact a credit report bureau—you are entitled to a free credit report.
- Minimize loss and protect your credit card record by subscribing to a credit-reporting service.
- Check credit card bills and bank transactions carefully for all expenditures and call the company

immediately to verify anything suspicious.

- If you do encounter credit card fraud, cancel the current card, discontinue use, shred it, and obtain a new card. The credit card company will employ means to track the offenders and recover the funds.

*Do not wait to act if you spot problems - the longer it goes on, the more it can undermine your credit. A preventative approach is easier than having to handle the difficulties caused by "identify theft."*

***Have a Safe  
& Happy Holiday Season  
Happy New Year!***